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ANNUAL INSURANCE REPORT

OF THE

AUDITOR OF PUBLIC ACCOUNTS

OF THE

STATE OF ILLINOIS.

PART I.—Fire and Fire-Marine Insurance.

1 8 7 3.

SPRINGFIELD:
STATE JOURNAL STEAM PRINT.
1873.

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INSURANCE REPORT.

PART I.

FIRE, MARINE AND INLAND INSURANCE.

AUDITOR'S OFFICE, ILLINOIS,
BUREAU OF INSURANCE,

SPRINGFIELD, *March 15, 1873.*

His Excellency, JOHN L. BEVERIDGE,

Governor of Illinois:

SIR: The business of Fire, Marine and Inland Insurance, treated in this Report, (unless otherwise specially noted,) is for the year ending December 31, 1872, as presented in the Annual Statements of Companies filed in this Department as required by law.

The transactions of this Department, since June 1, 1872, (the date of my last, or Fourth Annual Insurance Report,) in administering the insurance laws of this State, so far as the same relates to Fire and Fire-Marine Insurance Companies, will be found hereinafter presented, sufficiently in detail to give you a proper understanding in regard thereto.

It was anticipated that this Report would be placed in your hands on the 1st inst., but from various causes, and items connected with and necessary for a correct preparation of its tabulations, it could not be closed on that date. The substantial value of these reports, giving information as to the condition and business of Fire, Marine and Inland Insurance Companies, very materially depends upon their early publication. Having this object in view, the companies doing business in this State were, in the last Annual Insurance Report, urged to make prompt returns of their business for the year 1872. Many of the companies presented their annual statements within the time prescribed by law, (January 31st,) while the statements of quite a number of companies were received and filed after that date, as will appear in Table No. 4, which contains a column showing the date of filing the annual statement of

each company for the current year. Although somewhat delayed, from various causes, in the issue of this Report, it is hoped that the very material improvement in its early issue, as compared with its predecessors, will be accepted as an indication of an earnest desire on the part of this Department to lay the information contained in these Reports before the general public at the earliest practicable moment, consistent with their careful preparation.

ADMITTED.

Since the date of last Report—June 1, 1872—authority to do business in this State has been given to the agents of thirty-six Fire and Fire-Marine Insurance Companies that had not, prior to the date of such authority, been doing business in Illinois. Table No. 1 gives the name, location, and amount of paid-up capital stock of each company so admitted. Each company named has complied with all the requirements of the Insurance laws of this State.

TABLE No. 1.

Fire and Fire-Marine Insurance Companies of this and other States, and Foreign Countries, admitted to transact business in the State of Illinois, from date of last Report, to March 15, 1873.

Name of Company.	Location.	Date of admission.	Capital.
Allemannia.....	Pittsburg.....Pa.	1872. September 19	\$150,000 00
American Fire.....	Philadelphia.....Pa.	" October 18...	400,000 00
Armenia.....	Pittsburg.....Pa.	" October 1....	250,000 00
Atlantic.....	Brooklyn.....N. Y.	1873. January 31...	200,000 00
Atlantic Fire and Marine.....	Providence.....R. I.	1872. September 16	200,000 00
Bangor.....	Bangor.....Me.	" July 25.....	200,000 00
Clay Fire and Marine.....	Newport.....Ky.	" August 13....	150,000 00
Commercial.....	St. Louis.....Mo.	" December 21..	160,000 00
Faneuil Hall.....	Boston.....Mass.	" August 7.....	200,000 00
Farmers' Mutual Fire.....	York.....Pa.	" July 9.....	Mutual.
Farragut Fire.....	New York.....N. Y.	1873. February 28..	200,000 00
Fire Association, of Philadelphia..	Philadelphia.....Pa.	1872. November 7..	500,000 00
Franklin.....	Indianapolis.....Ind.	" November 21..	202,320 00
Humboldt.....	Newark.....N. J.	" September 5....	150,000 00
Kansas.....	Leavenworth.....Kan.	" July 25.....	155,000 00
Lancashire.....	Manchester.....Eng.	" November 14..	730,700 00
Lancaster Fire.....	Lancaster.....Pa.	1873. January 31..	200,000 00
London Assurance Corporation.....	London.....Eng.	1872. November 9..	2,241,375 00
Manufacturers' Fire and Marine...	Boston.....Mass.	1873. February 11.	500,000 00
Meriden.....	Meriden.....Conn.	1872. July 30.....	200,000 00
Milwaukee Mechanics' Mutual.....	Milwaukee.....Wis.	" August 7.....	Mutual.
Millville Mutual Fire and Marine...	Millville.....N. J.	" December 2....	Mutual.
Mississippi Valley.....	Memphis.....Tenn.	" August 13....	293,500 00
Narragansett.....	Providence.....R. I.	1873. March 4.....	250,000 00
National.....	Hannibal.....Mo.	1872. November 1..	200,000 00
New Orleans Mut. In. Association...	New Orleans.....La.	" August 27....	907,717 06
National Fire and Marine.....	Philadelphia.....Pa.	" August 1.....	300,000 00
New York and Yorkers Fire.....	New York.....N. Y.	1873. January 31..	200,000 00
Old Dominion.....	Richmond.....Va.	1872. July 21.....	200,000 00
Pennsylvania Fire.....	Philadelphia.....Pa.	" October 12....	400,000 00
Penn Fire.....	Philadelphia.....Pa.	" October 21....	156,650 00
Providence Washington.....	Providence.....R. I.	" June 21.....	200,000 00
Roger Williams.....	Providence.....R. I.	1873. March 10....	200,000 00
Standard Fire.....	New York.....N. Y.	1872. July 29.....	200,000 00
Traders'.....	Chicago.....Ill.	" August 19....	500,000 00
Western Assurance Company.....	Toronto.....Canada.	" November 20..	200,450 96
Total.....			\$11,197,713 02

* COMPANIES ADMITTED SINCE MARCH 15, 1873.

Name of Company.	Location.	Date of admission.	Capital.
Shoe and Leather.....	Boston.....Mass.	1873. March 22....	\$200,000 00
Great Western	New Orleans.....La.	" March 24....	207,500 00
Commerce Fire.....	New York.....N. Y.	" March 25....	200,000 00
§Franklin.....	Saint Louis.....Mo.	" March 28....	100,000 00
Prescott.....	Boston.....Mass.	" March 31....	200,000 00
Aetna	New York.....N. Y.	" March 31....	200,000 00
Total.....			\$1,107,500 00

* These Companies are not embraced in other tables in this report.

§ Capital stock increased to \$150,000 since January 1, 1873.

WITHDRAWN.

Table No. 2 gives the name, location, etc., of each Fire and Fire-Marine Insurance Company which has ceased to do business in this State since June 1, 1872. The great conflagration of 1872, similar to and almost as disastrous to property-holders and insurance capital as the one which caused so many companies to retire from the field of insurance in 1871, as shown in the "Retired" list of the Fourth Annual Insurance Report of this Department, has been the cause of retirement from business, with but few exceptions, of the companies appearing in the "Withdrawn" table of this report.

The total amount of paid up capital of companies admitted since June 1, 1872, is \$12,305,213 02, as shown by Table No. 1, being \$7,296,588 02 more than the aggregate amount of paid up capital of the companies which have ceased to do business in the State, as shown in the following table, No. 2:

TABLE No. 2.

Name and location of all Companies doing business in Illinois at date of last Report, which do not appear in this Report; also showing the amount of "paid up capital," and the amount of "net surplus," as shown by the annual statements of said Companies, for year ending December 31, 1871.

Name of Company.	Location.	Resources (not including unpaid subscribed capital or premium notes), as shown by annual statements, Dec. 31, 1871.		
		Paid up capital.	Net surplus.	Total.
Anchor Fire and Marine.....	St. Louis.....Mo.	\$108,625 00	\$1,251 85	\$109,876 85
Andes.....	Cincinnati.....Ohio.	1,000,000 00	18,048 67	1,018,048 67
American Plate Glass and Fire.....	Jersey City.....N. J.	250,000 00	16,128 65	266,128 65
*Eastern.....	Bangor.....Me.	200,000 00	.....	200,000 00
Bay State.....	Worcester.....Mass.	200,000 00	60,916 61	260,916 61
International.....	New York.....N. Y.	500,000 00	92,406 76	592,406 76
Manufacturers'.....	Boston.....Mass.	400,000 00	674,405 07	1,074,405 07
Market.....	New York.....N. Y.	200,000 00	.....	200,000 00
National.....	Bangor.....Me.	200,000 00	7,402 42	207,402 42
National.....	Boston.....Mass.	300,000 00	.....	300,000 00
People's Fire.....	Worcester.....Mass.	400,000 00	86,758 25	486,758 25
Triumph.....	Cincinnati.....Ohio.	500,000 00	106,459 60	606,459 60
Union.....	San Francisco..Cal.	750,000 00	.....	750,000 00
Totals		\$5,008,625 00	\$1,063,777 88	\$6,072,402 88

* Withdrew after preparation of tables for this Report.

ANNUAL STATEMENTS—IMPAIRMENT OF CAPITAL STOCK, ETC.

The law of this State relating to Fire, Marine and Inland Insurance Companies, has received a very careful consideration in regard to the Auditor's duty under it, not only for the purpose of protecting the interests of the people of this State, but also that the companies coming under the supervision of this Department may be assured, without annoyance or difficulty, all the rights and privileges given them by our laws.

The annual statements of five companies of other States (hereinafter named), each showing an impairment of capital stock exceeding 20 per cent.—the limit of impairment of capital stock of such companies permitted by our laws—it is deemed appropriate to state what is believed to be a proper interpretation of the law applicable to such cases.

When a company first asks admission to the State, and presents the statement of its affairs, for the purpose of complying with our insurance laws, the Auditor may, for good and sufficient cause, decline to file such statement, and thus refuse to give the company or its agents his certificate of authority. But after a company has complied with our laws, and received State authority to transact its appropriate business in this State, the law requires such company thereafter to annually renew its "statement and evidences of investments," giving its condition and business for the year ending on the 31st of December. These renewal statements, under my interpretation of the Illinois law, must be received and filed by the Auditor; but if the Auditor, in his examination of such statement, or by personal examination of the affairs of the company at its home office, ascertains that the admitted assets are not in amount sufficient to meet the requirements of the law, it is his duty to withhold his certificate of authority until the impairment of the capital stock of the company is made good; or, if unexpired certificates of authority are in the hands of agents, at the time a twenty per cent. impairment is ascertained, the Auditor must at once notify the agents to cease transacting business for the company until such impairment is made good. This duty of the Auditor is not peculiar, only, to the time fixed by law for filing annual statements and renewing agents' certificates of authority, but is applicable to all times during the year, whenever the condition of any company may require its application.

Thus interpreting the law, the annual statements of all companies, heretofore admitted to the State, have been filed as soon as received, whether the statements show the companies in a good or an impaired condition. The company, by the presentation of its statement, gives a reasonable notice that it intends to comply, if within its power, with all

the requirements of our laws. One of these requirements is, if impaired to the extent of 20 per cent., that such impairment must be made good, and that no agent of such company shall be allowed to transact business while such deficiency continues. In my opinion a refusal of the Auditor to file the annual renewal statement of a company, which company had previously complied with our laws, would place the company beyond his control; that he would, by such refusal, lose the legal right, given him by law, to order an examination of the affairs of the company, or to issue a notice to its officers to cause its impairment to be made good. He must file the statement, and thus make it the basis and foundation of such future action as may be necessary to be taken. There is no provision in our law that permits the Department to sever its connection with a company by a mere simple refusal to file its annual statement.

My remarks, thus far, apply equally to companies of this State and of other States and countries, except as to the per cent. of impairment—25 per cent. being the limit for companies of this State.

The connection between this Department and an Illinois company can be severed, only, by the company retiring from business—either by choice or compulsion. The connection between this Department and a company of another State or country, after having been once made, must be kept, subject only to the pleasure of the company and the requirements of our laws, each having their rights and specified duties under the law. Before a company is admitted to the State, an examination of its affairs is a requirement of the Department, which the company expects, and to which it voluntarily submits, as a condition precedent to admission. After admission it is a tenant at will, so long as it complies with the laws applicable to it, retiring from the State at its will and pleasure. The Department, as the agent of the law, to the extent specified in the law, controls its admission. The company, and not the Department, controls its retirement, provided, that so long as it desires to transact its appropriate business in the State, it complies with the law, *i. e.*, “the statement and evidences of investment required by this section (22), shall be renewed from year to year, in such manner and form as may be required by said Auditor,” etc.; “and said Auditor, on being satisfied that the capital, securities and investments remain secure, as hereinbefore provided, shall furnish a renewal certificate, as aforesaid.” A company, by its statement, or otherwise, may disclose the fact of impairment to the extent of 20 per cent., and be subject only to the conditions of section 22 of the Illinois insurance law, viz: “no agent shall be allowed to transact business for any company, etc., while such deficiency shall continue.” Such impairment does not, necessarily, bring a company under the provisions of section 23 of our insurance law, unless the Auditor is satisfied the company is otherwise in such “unsound condition” as to require immediate publication and revocal of certificates.

When the annual statement of a company of another State discloses an impairment of capital, to the extent of 20 per cent., and the renewal papers are accompanied with the evidence that a call has been made upon the stockholders of the company to make good the impairment, under direction of the Insurance Department of the State in which the company is located, or, if the company has taken such action voluntarily, the issue thereof is awaited by this Department, the same as if the order to make the "call" had been originally issued by this Department.

This explanation has been made at length, so that companies may know the interpretation which is given the law of this State by this Department, and to explain its action in regard to the following companies:

The annual statement of the Arctic Insurance Company, of the city of New York, received and filed February 17, 1873, shows an impairment of capital stock of \$68,225 60, on the 31st December, 1872, being 27.29 per cent., on a paid up capital of \$250,000. The company filed a supplemental statement, showing a reduction of capital stock, under an act of the Legislature of the State of New York, passed February 6, 1873, amending the charter of said company. Said supplemental statement shows aggregate assets, on the 1st of March, 1873, to be \$275,467 71, and aggregate liabilities, including reserve for re-insurance (40 per cent. of gross premiums received on unexpired risks) and paid up capital stock, of \$251,917 87, showing a surplus of \$23,549 84 over paid up capital, or 11.77 per cent. of surplus.

The annual statement of the Eastern Insurance Company, of Bangor, Maine, received and filed February 6, 1873, shows an impairment of capital stock of \$78,103 14, on the 31st December, 1872, being 39.05 per cent. on a paid up capital of \$200,000. Under date of February 19, 1873, the company furnished a statement of the Insurance Commissioner of the State of Maine, showing that \$58,950 had, up to that date, been paid in cash, on assessment of stockholders. This sum reduced the impairment of the capital stock of the Eastern from 39.05 per cent. to 9.58 per cent. The statement of said Commissioner further showed that the sum of \$45,217 26, of the \$131,190 38 losses unpaid on the 31st December, 1872, had been paid, thus reducing the sum of unpaid losses to \$85,973 12. The Commissioner's statement also showed that the asset item of cash in bank, on the 31st December, 1872 (\$34,039 26), had been increased to the sum of \$66,982 69, on the 19th of February, 1873. Thus this company, working under a defective law, being powerless to enforce an assessment against an unwilling stockholder, had reduced its impairment as above stated, relieving the company from the prohibition clause of the Illinois law. Yet, for the reasons fully yet concisely stated in the following letter of the Secretary of the company, dated March 5, 1873, the officers of the company decided to withdraw from the State:

EASTERN INSURANCE COMPANY,

BANGOR, MAINE, *March 5, 1873.*

Hon. C. E. LIPPINCOTT,

Auditor of State, Springfield, Illinois :

DEAR SIR: In view of the fact that some of our stockholders have not responded to the calls upon them, and that there still remains a large deficiency in our capital stock, which impairs the reputation of the company, and renders it a difficult, not to say dangerous task to continue the business, it was yesterday decided to withdraw, for the present at least, from doing business in your State, and our agents will be at once notified to cease from issuing policies or taking risks for us. Though we are within what may be termed the strict letter of the law, yet it is unsafe, as well as unwise, for the officers to carry so heavy a burden, as a slight calamity might place them in a position where the community at large might justly infer what in reality would be wrong as far as they or the company are concerned. A legal meeting of the company will be held next week, when the whole subject will be decided of making good the entire deficiency, or of discontinuing all business; but the former proceeding will take time, and we feel that we have no further right to ask any further forbearance on your part, and take this course as an act of justice to you as well as a necessity on our part.

Had the bill just enacted have been passed at an earlier date, or entire unanimity of opinion existed with our stockholders, this alternative would not have arisen; but under the circumstances we see no other course for us to pursue. Should it be decided to make good our impairment, we shall again desire to continue operations in your State, after giving you the necessary evidence of such being the fact; but in the meantime no anxiety need exist on the part of any one of the security of their policies, or of the integrity of the company. It is with regret, after the exertions which have been made, and which it was confidently expected would be successful, that we are compelled to this course; but we feel assured that you will approve our actions as being in harmony with the motives which characterized our doings up to this time. This action is indorsed by our own Commissioner, and though not what we hoped to have sent you, will, we trust, meet with your approval.

Very truly, yours,

WM. P. ANDERSON, *Secretary.*

The annual statement of the Hoffman Fire Insurance Company, of New York city, received and filed on the 4th February, 1873, shows an impairment of capital stock of \$85,534 90, or 42.41 per cent., on the 31st of December, 1872. The capital stock of the company being \$200,000, an assessment of 50 per cent. thereon was ordered by the Superintendent of the New York Insurance Department, which assessment was all paid in cash, on the 20th January, 1873, thereby relieving the capital stock of said company from the impairment shown by its statement on the 31st December, 1872.

The annual statement of the Mercantile Mutual Insurance Company of New York city, received and filed on the 15th day of March, shows an impairment of its \$1,000,000 capital stock, on the 31st December, 1872, of \$231,842 19, or 23.18 per cent. of its capital. The statement is accompanied with the proper documents from the Insurance Department of the State of New York, dated February 25, 1873, showing a reduction of its capital stock from \$1,000,000 to \$500,000, and of the shares of stock from \$100 to \$50 each, thus relieving the capital stock of the company from the impairment shown, by its annual statement, to have existed on the 31st December, 1872.

The annual statement of the Republic Fire Insurance Company of the city of New York, received and filed February 3, 1873, shows an impairment of its capital stock, on the 31st December, 1872, of \$122,091 97, or 40.70 per cent. The statement of said company shows an

assessment of 60 per cent., on its \$300,000 capital stock, to have been subscribed December 31, 1872, and paid, in cash, January 17, 1873, being \$180,000, thereby relieving the capital stock of said company from the impairment existing, as shown by its annual statement, on the 31st December, 1872.

The standing, on the 31st December, 1872, of all the Joint Stock Fire and Fire-Marine Insurance Companies of the United States, appearing in this Report, as regards policyholders, as shown by their respective statements, is fully presented in Table No. 3.

Five companies of this State, with an aggregate paid up capital of \$1,117,900, have an aggregate surplus of \$299,405 85, the average per cent. of surplus being 26.55.

Seventy-seven companies of other States, with an aggregate paid up capital of \$28,138,383 91, have an aggregate surplus of \$5,796,653 61, the average per cent. of surplus being 20.65.

Two companies of this State, with an aggregate paid up capital of \$400,000, have an aggregate impairment of \$35,716 52, the average per cent. thereof being 8.93.

Eighteen companies of other States, with an aggregate paid up capital of \$4,807,320, have an aggregate impairment of \$811,470 58, the average per cent. thereof being 16.88.

The companies appearing in the second division of Table No. 3, as having an impairment of over 20 per cent., have been hereinbefore fully referred to, each having been made good subsequent to the 31st December.

In addition to the companies appearing in the following table, there are sixteen other companies—Mutual and Foreign—authorized to do business in the State at this date—March 15, 1873—making a total of 118 companies, which number will appear in the subsequent tabulations of this Report.

TABLE No. 3.

I.—*Showing the amount of paid up capital, and the amount and per centage of surplus held for the protection of policyholders by the American Joint Stock Fire and Fire-Marine Insurance Companies, transacting business in this State, as shown by their annual statements for the year ending December 31, 1872.*

JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Capital stock.	Surplus.	Per cent- age of surplus.
American	Chicago Ill	\$200,000 00	\$85,915 65	42 95
German	Freeport Ill	200,000 00	32,533 99	16 27
German Ins. and Savings Inst	Quincy Ill	127,900 00	18,719 03	14 64
Rockford	Rockford Ill	100,000 00	139,581 08	139 58
Traders'	Chicago Ill	500,000 00	22,656 10	4 53
Totals		\$1,127,900 00	\$299,405 85	26 55

JOINT STOCK COMPANIES OF OTHER STATES.

Name of Company.	Location.	Capital stock.	Surplus.	Per cent- age of surplus.
Adriatic Fire	New York..... N. Y.	\$200,000 00	\$19,396 68	9.70
Ætna	Hartford..... Conn.	2,000,000 00	421,265 48	21.06
Agricultural	Watertown..... N. Y.	200,000 00	275,573 11	137.79
Alps.....	Erie..... Pa.	200,000 00	8,963 96	4.48
Alemania.....	Cleveland..... O.	250,000 00	41,356 52	16.54
Allemania	Pittsburg..... Pa.	150,000 00	55,662 84	37.11
Amazon	Cincinnati..... O.	500,000 00	47,971 16	9.59
American Fire.....	Philadelphia..... Pa.	400,000 00	48,494 74	12.12
American Central.....	St. Louis..... Mo.	275,000 00	74,533 21	27.10
Armenia	Pittsburg..... Pa.	250,000 00	16,862 55	6.75
Atlantic	Brooklyn..... N. Y.	200,000 00	25,425 34	12.71
Aurora Fire and Marine	Cincinnati..... O.	100,000 00	9,700 38	9.70
Bangor.....	Bangor..... Me.	200,000 00	35,775 12	17.89
Black River	Watertown..... N. Y.	250,000 00	6,707 81	2.68
Brewers' Fire.....	Milwaukee..... Wis.	200,000 00	68,342 46	34.17
Citizens'	New York..... N. Y.	300,000 00	147,722 02	49.24
Citizens'	Newark..... N. J.	200,000 00	50,078 22	25.04
Clay Fire and Marine.....	Newport..... Ky.	150,000 00	18,533 94	12.36
Commercial.....	St. Louis..... Mo.	160,000 00	3,275 63	2.05
Connecticut Fire.....	Hartford..... Conn.	500,000 00	30,231 59	6.05
Continental	New York..... N. Y.	1,000,000 00	213,393 32	21.34
Detroit Fire and Marine	Detroit..... Mich.	150,000 00	37,681 02	25.12
Exchange Fire.....	New York..... N. Y.	200,010 00	8,505 27	4.25
Fireman's Fund	San Francisco..... Cal.	300,000 00	30,142 45	10.05
Firemen's	Dayton..... O.	250,000 00	21,522 52	8.62
Fire Association of Philadelphia.....	Philadelphia..... Pa.	500,000 00	182,944 86	36.50
Franklin.....	Wheeling..... W. Va.	200,000 00	16,733 06	8.37
Franklin Fire.....	Philadelphia..... Pa.	400,000 00	499,306 83	124.83
Germania Fire.....	New York..... N. Y.	500,000 00	164,134 34	32.82
German Fire.....	Erie..... Pa.	200,000 00	21,416 69	10.71
German American	New York..... N. Y.	1,000,000 00	93,369 74	9.34
Girard Fire and Marine	Philadelphia..... Pa.	300,000 00	173,836 29	57.95
Glens Falls.....	Glens Falls..... N. Y.	200,000 00	117,001 03	58.50
Hanover Fire.....	New York..... N. Y.	250,000 00	105,371 42	42.15
Hartford Fire.....	Hartford..... Conn.	1,000,000 00	40,153 17	4.02
Home.....	New York..... N. Y.	2,500,000 00	6,949 39	.28
Home.....	Columbus..... O.	250,000 00	123,146 65	55.21
Howard.....	New York..... N. Y.	500,000 00	23,070 79	4.62
Insurance Co. of North America.....	Philadelphia..... Pa.	500,000 00	511,928 76	102.39
Lamar.....	New York..... N. Y.	200,000 00	23 95	.01
Lancaster Fire.....	Lancaster..... Pa.	200,000 00	9,838 97	4.92
Manhattan Fire.....	New York..... N. Y.	250,000 00	79,929 19	32.00
Manufacturers' Fire and Marine.....	Boston..... Mass.	500,000 00		
Mechanics' and Traders'	New York..... N. Y.	200,000 00	210,069 79	105.03
Mercantile.....	Cleveland..... O.	200,000 00	25,496 31	12.75
Merchants' Mutual.....	Newark..... N. J.	200,000 00	216,727 59	108.36
Michigan State	Adrian..... Mich.	150,000 00	45,667 39	30.44
Mississippi Valley	Memphis..... Tenn.	293,500 00	2,243 56	.76
Narragansett Fire and Marine	Providence..... R. I.	250,000 00	39,017 65	15.61
National	Hartford..... Conn.	500,000 00	42,100 12	8.42
National	Hannibal..... Mo.	200,000 00	7,637 47	3.81
National Fire and Marine	Philadelphia..... Pa.	300,000 00	2,505 64	.86
National Fire.....	New York..... N. Y.	200,000 00	24,510 32	12.25
New Orleans Mutual Ins. Associa.....	New Orleans..... La.	907,717 06	132,747 26	14.62
New York and Yonkers.....	New York..... N. Y.	200,000 00	6,291 00	3.15
Niagara Fire.....	New York..... N. Y.	500,000 00	209,248 15	41.85
North Missouri	Macon..... Mo.	350,000 00	71,816 91	20.52
Northwestern National	Milwaukee..... Wis.	235,500 00	71,224 47	30.25
Old Dominion	Richmond..... Va.	200,000 00	21,990 45	11.00
Penn Fire	Philadelphia..... Pa.	156,650 00	165 32	.11
People's Fire.....	Newark..... N. J.	200,000 00	45,943 16	22.98
Phoenix.....	Brooklyn..... N. Y.	1,000,000 00	154,549 45	15.45
Phoenix.....	Hartford..... Conn.	600,000 00	69,001 64	11.50
Providence-Washington	Providence..... R. I.	200,000 00	7,907 98	3.95
Roger Williams.....	Providence..... R. I.	200,000 00	12,126 51	6.06
Springfield Fire and Marine	Springfield..... Mass.	500,000 00	82,158 60	16.43
Star Fire.....	New York..... N. Y.	200,000 00	24,680 67	12.34
State.....	Hannibal..... Mo.	210,006 85	7,320 38	3.49
Standard Fire.....	New York..... N. Y.	200,000 00	17,935 79	8.97
St. Nicholas	New York..... N. Y.	150,000 00	21,126 88	14.08
St. Joseph Fire and Marine	St. Joseph..... Mo.	200,000 00	47,372 92	23.69
St. Paul Fire and Marine	St. Paul..... Minn.	400,000 00	56,424 51	14.11
Sun.....	Cleveland..... O.	200,000 00	17,057 81	8.53
Tradesmen's Fire.....	New York..... N. Y.	150,000 00	41,671 69	27.78
Union	Bangor..... Me.	200,000 00	35,650 77	17.82
Westchester Fire.....	New Rochelle..... N. Y.	200,000 00	73,427 11	36.71
Williamsburg City Fire.....	Brooklyn..... N. Y.	250,000 00	66,446 87	26.58
Totals		\$28,138,383 91	\$5,796,653 61	20.65

II.—*Impairments of Capital.*

JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Capital stock.	Amount of impairment of capital stock.	Per cent- age of impair- ment.
Farmers'.....	Freeport Ill.	\$100,000 00	\$17,248 45	17.25
Globe.....	Chicago Ill.	300,000 00	18,468 07	6.16
	Totals	\$400,000 00	\$35,716 52	8.93

JOINT STOCK COMPANIES OF OTHER STATES.

Arctic Fire.....	New York.....N. Y.	\$250,000 00	\$68,225 60	27.29
Atlantic Fire and Marine.....	Providence.....R. I.	200,000 00	5,141 00	2.57
Brewers' and Malsters'.....	New York.....N. Y.	200,000 00	22,642 74	11.32
Eastern.....	Bangor.....Me.	200,000 00	78,103 14	39.05
Fairfield County Fire.....	S. Norwalk.....Conn.	200,000 00	34,906 98	17.45
Faneuil Hall.....	Boston.....Mass.	200,000 00	6,137 27	3.07
Farmers', Merchants' and Manuf.....	Hamilton.....O.	100,000 00	5,287 94	5.29
Farragut Fire.....	New York.....N. Y.	200,000 00	339 12	.17
Firemen's Fund.....	New York.....N. Y.	150,000 00	12,102 10	8.07
Franklin.....	Indianapolis.....Ind.	202,320 00	5,485 57	2.71
Hoffman Fire.....	New York.....N. Y.	200,000 00	85,034 90	42.51
Humboldt.....	Newark.....N. J.	150,000 00	3,880 30	2.59
Kansas Insurance Co.....	Leavenworth.....Ks.	155,000 00	21,281 63	13.73
Mercantile Mutual.....	New York.....N. Y.	1,000,000 00	231,842 19	23.18
Meriden Fire.....	Meriden.....Conn.	200,000 00	2,233 39	1.12
Orient.....	Hartford.....Conn.	500,000 00	37,890 90	7.58
Pennsylvania Fire.....	Philadelphia.....Pa.	400,000 00	68,843 84	17.21
Republic Fire.....	New York.....N. Y.	300,000 00	122,091 97	40.70
	Totals	\$4,807,320 00	\$811,470 58	16.88

GENERAL BUSINESS

DONE BY ALL THE FIRE AND FIRE-MARINE INSURANCE COMPANIES
COMPLYING WITH THE LAWS OF THIS STATE.

The date of organization, date of first admission into this State, date of filing last annual statement, the names of officers, the names and residences of attorneys authorized to accept service of process, and the number of agents employed in Illinois, are given, in detail, in Table No. 4, for each Fire and Fire-Marine Insurance Company having State authority to transact business at the date of this report. The 118 companies named in said table employ, in the aggregate, 4,362 agents.

A synopsis of Table No. 5 shows that 7 Joint Stock Companies of this State have paid up capital aggregating \$1,527,900; total assets amounting to \$2,359,551 34; and total liabilities amounting to \$2,095,862 01. Five of said companies have an aggregate surplus of \$299,405 85, and 2 of them an aggregate impairment of \$35,716 52, leaving the 7 companies with a net surplus of \$263,689 33. The total income of the 7 Illinois companies was \$1,121,638 89, and their total expenditures were \$1,017,037 96, for the year 1872, during which time 4 of said companies received \$160,183 95 over and above their expenditures, and 3 of them expended \$55,583 02 over and above their income, while the whole 7 companies received the net sum of \$104,600 93 more than they expended.

The 95 Joint Stock Companies of other States have paid up capital amounting to \$32,945,703 91; aggregate assets amounting to \$68,670,446 76; and aggregate liabilities amounting to \$63,685,263 73. Of said companies, 77 have a surplus of \$5,796,653 61, while 18 of them have an impairment of capital amounting to \$811,470 58. The 95 companies have an aggregate net surplus of \$4,985,183 03. During the past year the aggregate income of said companies was \$46,514,821 90, and the aggregate expenditures \$47,695,850 28. 62 of them received \$3,935,752 37 more income than they expended, and 33 of them expended \$5,116,780 75 more than their income, while the whole 95 companies, in the aggregate, paid out \$1,181,028 38 more than they received.

The 6 Mutual Companies have assets amounting, in the aggregate, to \$4,053,309 03, (excluding \$6,934,725 99 premium notes,) and liabilities amounting, in the aggregate, to \$3,677,264 29. One company, excluding its premium notes, has \$19,691 57 liabilities over assets. The 6 companies have an aggregate net surplus of \$376,044 74. The income of said companies during the past year was \$3,351,424 26, and their total expenditures \$3,248,201 40. 5 of these companies received \$111,918 85 income over amount expended, while 1 company expended \$8,695 99 more than its income. And the whole 6 companies received, in the aggregate, \$103,222 86 more income than they paid out.

The 8 United States Branch Offices of Foreign Insurance Companies show \$9,631,775 42 assets, and \$5,645,460 90 liabilities, leaving \$3,986,314 52 as a net surplus. Said branch offices show an income during 1872 of \$9,266,926 12, against \$11,004,062 58 expenditures. 3 of said branch offices received \$269,121 80 more income than they expended, while 5 of them paid out \$2,006,258 26 more than their income. The 8 branch offices paid out \$1,737,136 46 more than their aggregate income for the year.

The 2 Foreign Companies, presenting reports of home offices, have a paid up capital of \$1,645,925 98; assets amounting to \$12,654,983 66; liabilities amounting to \$10,259,462 21; and a surplus of \$2,395,521 45. The income, during 1872, of these companies was \$4,549,721 63, and expenditures \$3,936,840 77. One company received \$665,997 59 more income than it expended, while the other paid out \$53,116 73 more than it received—the net amount received by the 2 companies over expenditures being \$612,880 86. The statement of the Royal Insurance Company is for the year ending July 1, 1872, therefore does not include the losses of that company in the Boston fire, which are reported to be about \$1,024,000.*

* For statement of business of the Royal Insurance Company in the United States, for the year ending December 31, 1872, see end of these remarks on general business—said statement having just been received.

The grand aggregate of the 118 companies shows: paid up capital \$36,119,529 87; assets \$97,370,066 31, excluding \$6,934,725 94 premium notes of Mutual Companies; liabilities \$85,363,313 14. Of the 118 companies, 97 have a surplus of \$12,873,631 74, while 21 have \$866,878 67 of liabilities in excess of assets. The aggregate net surplus of all the companies is \$12,006,753 07. The income for the year 1872, of all the companies, is \$64,804,532 80, against \$66,901,992 99 expenditures. Of the 118 companies, 75 received \$5,142,974 56 income over amount expended by them, while 47 of them paid out \$7,240,434 75 over the amount of income they received—the aggregate net result of the business of the year 1872 being, that the 118 companies paid out \$2,097,460 19 more than the amount of income received by them.

A synopsis of the aggregates of Table No. 6 shows that the 118 companies have written Fire Risks during the year amounting to \$5,950,136,562, and Marine and Inland Risks amounting to \$742,829,120. Total \$6,692,965,682. The amount of premiums received on fire risks, written during the year, is \$52,518,725 19, the average premium rate being 88 cents on the \$100 of risks written. The amount of premiums received on marine and inland risks written is \$7,193,928 68, the average premium rate being 97 cents on the \$100 of marine and inland risks written during the year. The amount of fire losses paid by all the companies during the year is \$41,857,214 91. The amount of marine and inland losses paid is \$5,300,487 96. Total losses paid during the year, \$47,157,702 87. The companies paid 70 cents for every \$100 of fire risks, and 71 cents for every \$100 of marine risks written during the year. For every \$100 of fire premiums received, they paid \$79 70 for fire losses; and for every \$100 of marine and inland premiums received, they paid \$73 68 for marine and inland losses.

The following table will give the result of the rates and ratios of Table No. 6, according to the classification of companies, used in this Report. The general average rates and ratios of the business of the 94 companies appearing in last annual Report have been added in this table, for the purpose of comparison. The comparison shows that the premium rate on fire business has increased from .84 in 1871 to .88 in 1872, while the premium rate on marine-inland business has fallen from 1.16 to .97; that the ratio of losses to premiums received, on fire business, has fallen from 97.36 to 79.70, and on marine-inland business from 75.07 to 73.68; and that the ratio of losses to risks written on fire business has fallen from .84 to .70, and on marine and inland business from .87 to .71.

Fire and Marine-Inland Premium rates, and Ratios of Fire and Marine-Inland Losses to Premium receipts, and Risks written on \$100, for business of the year 1872; also showing the General Average Rates and Ratios of the business of 1871.

Class of Companies.	No. of Companies.	Premium Rate.		Ratio of Losses to			
		Fire.	Marine.	Premiums received.		Risks written.	
				Fire.	Marine and Inland.	Fire.	Marine and Inland.
Joint Stock Companies of this State.....	7	1.15	.78	39.20	36.55	.45	.29
Joint Stock Companies of other States....	95	1.03	1.02	78.32	71.18	.80	.73
Mutual Companies of other States.....	6	1.08	.82	121.51	79.60	1.72	.65
Foreign Companies—U. S. branches.....	8	.86	.....	95.64	.....	.82	.....
Foreign Companies—Home Offices.....	2	.38	1.64	58.45	117.55	.22	1.92
General average, 1872.....	118	.88	.97	79.70	73.68	.70	.71
General average, 1871.....	94	.84	1.16	97.36	75.07	.84	.87

The actual business of the year is presented in Table No. 7, the basis being the amount of losses incurred and expenses paid in 1872, as compared with the cash income of the companies for said year. A synopsis of the totals of said table shows that the 7 companies of this State incurred losses to the amount of \$445,613 43; that their expenses were \$611,023 67: total losses and expenses, \$1,056,637 10. The amount of income for 1872 of said companies was \$1,121,638 89; showing a net profit of \$65,001 79. Five of the companies show an aggregate net profit of \$91,108 69, while two of them show an aggregate net loss of \$26,106 90.

The 95 joint stock companies of other States have an aggregate of \$35,359,621 05 losses incurred, and have paid \$14,566,687 44 for expenses: total, \$49,926,308 49, against \$46,514,821 90 income, showing a net loss of \$3,411,486 59. Forty-four of these companies show an aggregate net profit of \$3,118,725 82, while 51 of them have an aggregate net loss of \$6,530,212 41.

The six mutual companies incurred \$2,242,122 06 losses, and paid \$850,773 12 for expenses: total, \$3,092,895 18, against \$3,351,424 26 income, showing a net profit of \$258,529 08. Four of these companies have an aggregate net profit of \$431,369 50, and two of them an aggregate net loss of \$172,840 42.

The eight United States branch offices of foreign companies have \$9,668,042 30 losses incurred, and \$2,415,033 87 expenses paid: total, \$12,083,076 17 against \$9,266,926 12 cash income; showing a net loss of \$2,816,150 05. Three of these companies have a net profit of \$173-, 317 85, while five of them have a net loss of \$2,989,467 90.

The two foreign companies—home offices—(the statement of the Royal being for the year ending July 1, 1872)—incurred \$2,183,914 95

losses, and paid \$1,300,971 12 for expenses; total, \$3,484,886 07 against \$4,549,721 63 income; showing a net profit of \$1,064,835 56.

The 118 companies incurred \$49,899,313 79 losses, and paid \$19,744,290 12 for expenses, the total thereof being \$69,643,603 91. The aggregate income of said companies for the year is \$64,804,532 80, thus showing the net loss of the 118 companies on their business of the year 1872, to be \$4,839,071 11. Fifty-eight of the companies have a net profit of \$4,879,557 42, and sixty of them a net loss of \$9,718,628 53.

Table No. 8 shows the per cent. of income of each company paid for expenses or losses, or applied to surplus. Said table also shows the per cent. of losses paid from income of 1872, and the per cent. of losses paid from other sources. The following table presents the average result to each class of companies; and, for the purpose of further comparison, the general averages of the ninety-four companies appearing in last Report, are stated. The average per cent. of income paid for expense of 1872 is 30.47 per cent., against 32.77 per cent. in 1871. For each year, the general result is unfavorable to the companies, the income not paying expenses and losses in full. In 1872, the payment of losses required 4.45 per cent. thereof to be paid from sources other than the income of the year. In 1871, the payment of losses required 18.99 per cent. thereof to be paid from sources other than the income of the year.

Per cent. of income of 1872 paid for expenses and losses, or applied to surplus; and per cent. of losses paid from income of 1872, and from other sources:

Class of Companies.	No. of Companies	Per cent. of income paid or applied to			Per cent. of losses paid from		
		Exp'nse	Losses.		Surplus	Income.	Other sources.
			In part.	In full.			
Joint Stock Companies of this State.....	7	54.48	.....	36.20	9.32	100.00	.....
Joint Stock Companies of other States.....	95	31.32	68.68	.....	.....	96.44	3.56
Mutual Companies of other States.....	6	25.39	.....	71.53	3.08	100.00	.....
Foreign Companies—U. S. branches.....	8	26.06	73.94	.....	.....	79.77	20.23
Foreign Companies—home offices.....	2	28.59	.....	57.93	13.48	100.00	.....
General averages, 1872.....	118	30.47	69.53	.....	.....	95.55	4.45
General averages, 1871.....	94	32.77	67.23	.....	.....	81.01	18.99

A general and comprehensive view of the total business of the companies reporting to this Department, for the years 1869 to 1872, inclusive, will be obtained by reference to Table No. 9. The aggregate business of the four years shows the risks written to amount to \$20,485,153,708, and the cash premium receipts during the same time, to amount to \$186,880,167 44; the aggregate average premium rate being 91 cents for every \$100 of risks written. For 1869 and 1870, the rate is above

the average, being 97 cents for 1869, and 94 cents for 1870. For 1871 and 1872, the rate is below the average, being 89 cents for each year. The aggregate average ratio of losses to risks written for the four years is 68 cents on the \$100. For 1869 and 1870, the ratio is below the average, being 52 cents for 1869, and 59 cents for 1870. For 1871 and 1872, the ratio is above the average, being 84 cents for 1871, and 70 cents for 1872. The aggregate average ratio of losses is \$74 03 for every \$100 of cash premium receipts. The ratios of the years 1869 and 1870, are below the average: that of 1869 being \$55 17, and that of 1870 being \$62 84. The ratios of the years 1871 and 1872 are above the average: that of 1871 being \$94 43, and that of 1872 being \$78 97. The aggregate average ratio of total expenditures to total income shows that for the four years, the companies expended \$97 65, for every \$100 of cash income. The business of 1869 shows \$86 36, and of 1870, \$92 60 expended for every \$100 received; while the business of 1871 shows \$104 73, and of 1872, \$103 24 expended for every \$100 received. This showing, it must be remembered, does not include the very large amount of insurance capital and assets of companies entirely destroyed by the two great conflagrations occurring in the past two years, but that it only applies to the companies continuing the business and making reports. This, and other tables in this Report, should convince those who are buying insurance, that they are not, as yet, paying a remunerative price for their use of such capital.

The total amount of each item, comprising assets, liabilities, income and expenditures, etc., of the companies, as classified in this Report, is concisely stated in Table No. 10. Said table is a comprehensive synopsis of detailed statements, numbered as Tables 15 to 19, inclusive.

A comparison of the business of the year 1872 with the business of the year 1871, of each company appearing in this Report, is presented, in detail, in Table No. 11. The following is a brief synopsis of the aggregate footings of said table:

Kind of Business.	1871.	1872.	Increase.	Ratio of '72 to '71.
Risks written.....	\$4,842,051,747 00	\$6,692,965,682 00	\$1,850,913,935 00	138 23
Premiums received.....	42,065,887 48	59,712,653 87	17,646,766 39	141 95
Expense.....	15,650,752 38	19,744,290 12	4,093,537 74	126 16
Losses paid.....	39,717,059 61	47,157,702 87	7,440,643 26	118 73
Risks in force Dec. 31.....	4,203,199,499 00	5,294,287,189 00	1,091,087,690 00	125 96

The following is a synopsis of the average ratios of the business of 1872 to the business of 1871, for each class of companies, as shown, in detail, for each company in Table No. 11. The general average ratios of the business of 1871 to the business of 1870, of the 94 companies ap-

pearing in last Report, have been added to the following table, for the purpose of comparison :

Class of Companies.	No. of Co's.	Ratios of business of the year 1872 to the business of the year 1871.				
		Risks writt'n.	Premiums received.	Exp'ns.	Losses paid.	Risks in force Dec. 31.
Joint Stock Companies of this State.....	7	185 13	240 88	170 88	382 77	165 30
Joint Stock Companies of other States.....	95	140 87	143 83	123 52	120 85	125 02
Mutual Companies of other States.....	6	141 90	107 24	99 21	116 24	103 20
Foreign Companies—U. S. branches.....	8	146 87	138 78	140 66	103 05	133 09
Foreign Companies—home offices.....	2	119 79	143 59	140 55	146 22	123 61
General averages, 1872 to 1871.....	118	138 23	141 95	126 16	118 73	125 96
General averages, 1871 to 1870.....	94	127 60	141 35	120 12	231 07	126 68

Table No. 12 gives the amount of fire and marine inland risks in force December 31, 1871, and December 31, 1872, and the amount of risks written and terminated during the year 1872. The amount of premiums charged thereon, with the average premium rate, is given for each company. Table No. 13 is made up from Table No. 12, for the purpose of presenting, at a view, the average premium rates. These average rates should be a correct indication of the rates charged by each company, as their statements claim that the amounts of premiums given therein are the actual amounts of premiums *charged* on the respective amounts of risks stated. The variableness of the rates of some of the companies leads me to infer the possibility of error in the figures in such cases. The following will show the aggregate result of Tables Nos. 12 and 13:

Risks.	Fire.			Marine and Inland.		
	Risks.	Premiums charged thereon.	Prem. rate.	Risks.	Premiums charged thereon.	Prem. rate.
In force Dec. 31, 1871.....	\$4, 126, 035, 881	\$41, 953, 940 90	1.02	\$77, 163, 618	\$1, 768, 112 57	2 29
Written during year 1872..	5, 950, 136, 562	57, 029, 293 28	.96	742, 829, 120	8, 937, 935 61	1.20
Totals.....	10, 076, 172, 443	\$98, 983, 234 18	.98	\$819, 992, 738	\$10, 706, 048 18	1.31
Expired and marked off as terminated in 1872.....	4, 644 798, 348	43, 604, 095 51	.94	736, 518, 820	8, 699, 251 81	1.18
In force Dec. 31, 1872.....	\$5, 431, 374, 095	\$55, 379, 138 67	1.02	\$83, 473, 918	\$2, 006, 796 37	2.40

Table No. 14 gives in detail, for each company, the amount of premiums received, losses paid, and dividends declared, from date of organization to December 31, 1872, and other miscellaneous information contained in the Annual Statements of Fire and Fire-Marine Insurance Companies, for the year ending on the 31st December last. The companies reporting have, since their organization, received \$434,666,259 18 in premiums, and paid losses to the amount of \$291,483,027 43. They have declared cash dividends to the amount of \$49,714,025 59, and

stock dividends to the amount of \$4,713,919 47. The present capital stock of the companies amounts to \$36,119,529 89. The amount deposited by the companies in different States, as security for policyholders, is \$6,725,387 50.

Tables No. 15 to 19 inclusive are detailed tabular statements of Assets, Liabilities, Income, Expenditures, and Classification of Risks, in force at the beginning and the end of the year, and written and terminated during the year.

The aggregate admitted Assets are.....	\$97, 370, 066 21
The aggregate Liabilities are.....	85, 363, 313 14
Aggregate net surplus.....	\$12, 006, 753 07

The aggregate Liabilities include \$36,119,529 87 paid up capital stock of Joint Stock Companies, \$1,737,215 surplus reserve fund of Mutual Companies, and \$22,599,267 56 as a reserve fund sufficient to re-insure outstanding risks, on a basis of 40 per cent. of Fire and Inland premiums, and 100 per cent. of Marine premiums on unexpired risks.

The aggregate amount of Cash Income is.....	\$64, 804, 532 80
The aggregate amount of Expenditures is.....	66, 901, 992 99
Amount of Expenditures over Income.....	\$2, 097, 460 19

The following aggregate amounts have not been treated as *Cash Income* :

Cash received on calls, or for increase of Capital, and from sources other than <i>Income</i> ...	\$4, 491, 422 32
Deposit Premiums (less 5 per cent.) received for Perpetual Risks.....	2, 490, 825 88
Premium Notes received during the year remaining unpaid.....	2, 379, 980 08
Total of items not admitted as <i>Income</i>	\$9, 362, 228 28

The aggregate risks in force, written and terminated, are as follows

	Fire.	Marine.	Total.
In force Dec. 31, 1871.....	\$4, 126, 035, 881	\$77, 163, 618	\$4, 203, 199, 499
Written in 1872.....	5, 950, 136, 562	742, 829, 120	6, 692, 965, 682
Total.....	\$10, 076, 172, 443	\$819, 992, 738	\$10, 896, 155, 181
Terminated in 1872.....	4, 644, 798, 348	736, 518, 820	5, 381, 317, 168
In force Dec. 31, 1872.....	\$5, 431, 374, 095	\$83, 473, 918	\$5, 514, 848, 013
Amount re-insured.....	217, 145, 444	3, 415, 380	220, 560, 824
Net amount in force Dec. 31, 1872	\$5, 214, 228, 651	\$80, 058, 538	\$5, 294, 287, 189
Risks having less than 1 year to run.....	\$4, 208, 787, 914	\$80, 058, 538	\$4, 288, 846, 452
Having over 1 and less than 3 years to run.....	585, 113, 670	.....	585, 113, 670
Having over 3 years to run.....	420, 327, 067	.....	420, 327, 067
Net amount in force Dec. 31. 1872.....	\$5, 214, 228, 651	\$80, 058, 538	\$5, 294, 287, 189

A synopsis of the business of the Royal Insurance Company in the United States, for the year ending December 31, 1872, has been made up from a statement received from the Manager of said Company for the Northwestern States, since the preparation of the tables for this report, and will be found immediately following Table No. 19.

TABLE No. 4.

Showing name of Company, Officers and Attorney, date of commencing business, date of admission in State, date of filing last Annual Statement, and number of agents authorized to solicit Insurance in Illinois, for each Company having authority to transact business in this State, at the date of this Report.

Name of Company.	Officers.			Attorney in Illinois to accept service of process.		Company commenced business.	Date of admission to do business in Illinois.	Date filing last annual statement.	No. of agents authorized in Illinois.
	President.	Secretary.		Name.	Residence.				
Adriatic Fire.....	N. Y.	Chas. D. Hartshorne.....		James R. Miller.....	Chicago.....	1858.....	1863. Mar. 16	1873. Feb. 17	1
Aetna.....	Conn.	Jotham Goodnow.....		James S. Gadsden.....	".....	1819. July.....	1855. April 16	" Jan. 25	288
Agricultural.....	N. Y.	Isaac Munson.....		A. H. Darrow.....	".....	1853. Feb.....	1869. Oct. 8	" Jan. 31	88
Alps.....	Pa.	Thomas F. Goodrich.....		Arthur C. Ducat.....	".....	1870. Dec. 12	1871. June 24	" Feb. 7	29
Alenannia.....	O.	Isidore Wolf.....		Wallace A. Lowell.....	".....	1870. April 26	1870. Sept. 30	" Jan. 31	32
Allemannia.....	Pa.	Chas. F. Herrosie.....		H. S. Tiffany.....	".....	1868. June 3	1872. Sept. 19	" Jan. 15	45
Amazon.....	O.	Byron D. West.....		Isaac A. Hawley.....	Springfield.....	1871. Oct. 1	1871. Nov. 10	" Jan. 27	50
American.....	Ill.	Chas. L. Currier.....		Wm. H. Cunningham.....	Chicago.....	1859. April 18	1859. April 18	" Jan. 20	426
American Fire.....	Pa.	Albert L. Crawford.....		Wm. H. Cunningham.....	Chicago.....	1810. Mar. 12	1872. Oct. 18	" Jan. 31	1
American Central.....	Mo.	Geo. T. Cram.....		A. B. Safford.....	Calro.....	1853. Feb.....	1870. Mar. 31	" Jan. 30	118
Arctic Fire.....	N. Y.	Chas. Bamburg.....		James R. Miller.....	Chicago.....	1853. July 28	1857. Mar. 26	" Feb. 17	---
Armenia.....	Pa.	T. Bront Sweatingen.....		S. P. Walker.....	".....	1872. June 13	1872. Oct. 8	" Jan. 31	12
Atlantic.....	N. Y.	Wm. D. Cornell.....		Frederick S. Jaues.....	".....	1872. Jan. 2	1873. Jan. 31	" Jan. 31	1
Atlantic Fire and Marine.....	R. I.	F. W. Hayward, Jr.....		Fred. P. Fisher.....	".....	1852-1872.....	1853-1872.....	" Feb. 8	1
Aurora Fire and Marine.....	O.	F. C. Baehrens.....		J. P. G. Vissering.....	Alton.....	1871. April 4	1872. Jan. 27	" Jan. 25	16
Bangor.....	Me.	M. Lincoln.....		Frederick S. James.....	Chicago.....	1872. May.....	1872. July 25	" Jan. 22	1
Black River.....	N. Y.	Gildery Lord, 1st V. P.....		Henry H. Brown.....	".....	1872. Mar. 23	1872. April 9	" Jan. 23	18
Brewers' and Malsters.....	N. Y.	Chas. W. Standart.....		O. W. Barrett.....	".....	1871. Sep. 25	1872. Feb. 22	" Feb. 3	1
Brewers' Fire.....	Wis.	Jacob Obermann.....		E. E. Ryan.....	".....	1869. April.....	1871. April 19	" Jan. 17	17
Citizens.....	N. Y.	James M. McLean.....		Arthur C. Ducat.....	".....	1837. April.....	1860. Jan. 27	" Jan. 31	1
"Citizens'.....	N. J.	A. Paul Scharff.....		Thos. Goodman.....	".....	1869. May 1	1872. Mar. 26	" Jan. 27	2
Clay Fire and Marine.....	Ky.	Wm. Robson.....		Hugh Martin.....	".....	1856. July 20	1872. Aug. 13	" Jan. 22	1
Commercial.....	Mo.	John B. McDowell.....		Newton Lull.....	".....	1864.....	1872. Dec. 21	" Feb. 10	1
Connecticut Fire.....	Conn.	M. Bennett, Jr.....		Isaac A. Hawley.....	Springfield.....	1864-1872.....	1856-1872.....	" Jan. 27	11
Continental.....	N. Y.	Cyrus Peck.....		Oscar W. Barrett.....	Chicago.....	1853. July.....	1855. Aug. 14	" Jan. 30	153
Commerce Union Assurance Eng.....	Eng.	Alex. Sutherland.....		James R. Miller.....	".....	1871. Jan.....	1872. April 16	" Jan. 31	3
Detroit Fire and Marine Mich.....	Mich	Jas. J. Clark.....		Isaac J. Lewis.....	".....	1866. May 14	1868. April 16	" Jan. 27	5
Eastern.....	Me	Wm. P. Anderson.....		Thos. W. Blaney.....	".....	1869. April.....	1872. Mar. 26	" Feb. 6	---
Exchange Fire.....	N. Y.	Geo. W. Montgomery.....		Lawrence Proudfoot.....	".....	1853. May.....	1864. April 4	" Jan. 30	5
Fairfield County.....	Conn.	H. R. Turner.....		Jefferson Farmer.....	".....	1869. July.....	1872. Mar. 19	" Feb. 6	3

Faenail Hall.....	Mass.	Aaron H. Bean.....	Joseph W. Kinsley.....	Henry L. Paaco.....	Chicago.....	1873. Mar. 12 1872. Aug. 7 1873. Mar. 12	1
Farmers'.....	Ill.	John H. Aldams.....	L. T. Lemon.....	C. C. Brown.....	Springfield.....	1857. April 1 1867. April 1	28
Farmers' Merch. and Manuf. O.	Pa.	Elias Krumler.....	T. B. Landis.....	M. C. Wright & Co.....	Chicago.....	1868. May 18 1872. May 9	1
Farmers' Mutual Fire.....	N. Y.	Henry Kraber.....	David Strickler.....	Francis P. Fisher.....	Chicago.....	1853. May 16 1872. July 9	3
Farragut.....	N. Y.	John M. Furman.....	John E. Leffingwell.....	James R. Miller.....	Chicago.....	1872. Jan. 30 1873. Feb. 28	1
Firemen's Fund.....	N. Y.	James D. Sparkman.....	W. R. Wadsworth.....	Wm. E. Rollo.....	Chicago.....	1858. May 1 1860. Feb. 4	1
Fireman's Fund.....	Cal.	David J. Staples.....	Geo. D. Dorwin.....	James B. Floyd.....	Chicago.....	1863. April 18 1869. Mar. 8	53
Fireman's Fund.....	O.	S. Craighead.....	J. S. Miles.....	Wm. H. Cunningham.....	Chicago.....	1856. June 1 1872. April 19	2
Fire Assoc'n of Philadelphia Pa.	Pa.	Wm. Y. Butler.....	Jacob H. Lex.....	A. C. Greenebaum.....	Chicago.....	1820. Nov. 27 1872. Nov. 21	10
Franklin.....	Ind.	John C. Shoemaker.....	John A. Child.....	Silas M. Moore.....	Chicago.....	1871. Oct. 21 1872. Nov. 21	3
Franklin.....	W. Va.	Sam'l McClellan.....	C. M. Coen.....	John A. Hughes.....	Chicago.....	1863. Jan. 1 1872. May 15	35
Franklin Fire.....	Pa.	Alfred G. Baker.....	Theodore M. Reger.....	Geo. D. Gould.....	Springfield.....	1859. June 1 1870. Feb. 10	89
Germania Fire.....	N. Y.	Rud. Garrigue.....	Hugo Schumann.....	Geo. P. Treadway.....	Moline.....	1859. Mar. 11 1861. Mar. 11	3
German Fire.....	Ill.	C. O. Collmann.....	F. Gund.....	Geo. P. Treadway.....	Chicago.....	1866. Oct. 1 1866.	117
German Fire.....	Pa.	M. Schlaudecker.....	Jas. Etchenlaub, Jr.....	S. M. Moore.....	Chicago.....	1868. Feb. 28 1872. Mar. 9	16
German American.....	N. Y.	Wm. T. Heins.....	John W. Murray.....	Richard Jausen.....	Chicago.....	1872. Mar. 7 1872. Mar. 18	20
German Ins. and Sav. Inst. Ill.	Ill.	Fredrick W. Meyer.....	Richard Jausen.....	Wm. E. Rollo.....	Chicago.....	1859. June 3 1859. Mar. 14	62
Grand Fire and Marine.....	Pa.	Thos. Graven.....	James B. Alvord.....	Henry H. Brown.....	Chicago.....	1853. May 1 1859. Mar. 13	1
Gleus Falls.....	N. Y.	Russel M. Little.....	John L. Cunningham.....	Wm. Reed.....	Chicago.....	1850. May 1 1869. Mar. 13	54
Globe.....	Ill.	Geo. K. Clark.....	S. P. Walker.....	Geo. D. Gould.....	Moline.....	1865. June 1 1865. June 1	76
Hanover.....	N. Y.	B. S. Walcott.....	J. Remson Lane.....	H. Greenchaum & Co.....	Chicago.....	1852. April 1 1859. April 18	8
Hamburg-Bremer Fire.....	Ger.	F. F. W. Reimers.....	C. Witkenusky, Mgr. U.S.	Geo. F. Bissell.....	Chicago.....	1855. Jan. 1 1872. Mar. 13	423
Hartford Fire.....	Conn.	Geo. L. Chase.....	J. D. Browne.....	Arthur C. Ducat.....	Chicago.....	1810. Aug. 1 1855. April 26	175
Home.....	N. Y.	Chas. J. Martin.....	John H. Washburn.....	Wm. Reed.....	Dixon, Ill.....	1853. April 1 1855. April 24	194
Home.....	O.	M. A. Daugherty.....	Jacob Peetrey.....	Geo. C. Clarke.....	Chicago.....	1864. Jan. 1 1868. Nov. 9	1
Hoffman Fire.....	N. Y.	Marcus T. Hodges.....	Oliver A. Drake.....	Arthur C. Ducat.....	Chicago.....	1864. May 1 1872. May 31	1
Howard.....	N. Y.	Sam'l T. Skidmore.....	Theodore Keeler.....	John M. Snyder.....	Chicago.....	1825. Mar. 1 1855. June 4	1
Humboldt.....	N. J.	Geo. Browning.....	E. F. Higgins.....	Chas. H. Case.....	Chicago.....	1870. May 1 1872. Sept. 5	18
Ins. Co. of N. America.....	Pa.	Edw. G. Coffin.....	Mathus Maris.....	Eugene Cary.....	Chicago.....	1791. 1863. June 8	104
Imperial Fire.....	Eng.	E. M. Archibald, Chm. m.	Wm. Crowell, Mgr. U.S.	S. P. Walker.....	Chicago.....	1863. 1868. June 8	68
Kansas.....	Ks.	E. Hensley.....	G. D. Farr.....	Lewis Kellenberger.....	Alton.....	1864. July 1 1872. July 25	60
Lamar.....	N. Y.	Isaac R. St. John.....	W. R. MacDiannel.....	R. W. Hosmer & Co.....	Chicago.....	1872. April 3 1872. May 10	3
Lancashire.....	Eng.	John Todd, Chairman.....	Ben. F. Sheuk.....	Wm. Warren.....	Chicago.....	1872. April 1 1872. Nov. 14	20
Lancaster Fire.....	Pa.	Thos. E. Franklin.....	Ben. F. Sheuk.....	Wm. Warren.....	Chicago.....	1868. Mar. 9 1873. Jan. 31	1
Liverp. & Lond. & Globe.....	Eng.	Chas. Saunders, Chm. m.	Alf. Bell, Manager U. S.	Geo. C. Clarke, J. Sewell.....	Chicago.....	1836-1871. 1872. Nov. 9	32
Lond. Assur. Corporation.....	Eng.	Frame, Hare, Lockwood.....	B. Lockwood.....	G. P. Treadway & E. W. W.	Chicago.....	1872. June 1 1872. Nov. 9	2
Lyeonbing.....	Pa.	Joshua Bowman.....	James M. Bowman.....	Arthur C. Ducat.....	Chicago.....	1840. April 18 1870. Mar. 3	63
Manhattan Fire.....	N. Y.	Andrew J. Smith.....	John H. Bedell.....	Geo. C. Clarke.....	Chicago.....	1873. Mar. 30 1872. May 25	13
Manufac. Fire and Mar. Mass.	Mass.	Sam'l Gould.....	James J. Goodrich.....	Eljah K. Bruce.....	Chicago.....	1873. Jan. 9 1873. Feb. 11	1
Mechanics and Traders.....	N. Y.	James R. Lott.....	John M. Tompkins.....	Samuel B. Case.....	Chicago.....	1853. April 1 1872. Feb. 28	1
Mercantile.....	O.	Wm. J. Gordon.....	Geo. A. Tisdale.....	Henry L. Pasco.....	Chicago.....	1871. Dec. 23 1872. Feb. 1	2
Meridon.....	Conn.	Jedediah Wilcox.....	E. B. Cowles.....	Oscar W. Barrett.....	Chicago.....	1872. Feb. 1 1872. July 30	1
Merchants Mutual.....	N. Y.	Silas Merchant.....	Henry Powles.....	Elijah K. Bruce.....	Chicago.....	1858. April 19 1872. April 19	1
Mercantile Mutual.....	N. Y.	Ellwood Walter.....	C. J. Despard.....	Samuel B. Case.....	Chicago.....	1842. April 1 1861. April 6	16

Table No. 4—Continued.

Name of Company.	Officers.		Attorney in Illinois to accept service of process.		Company commenced business.	Date of admission to do business in Illinois.	Date filing last annual statement.	No. of agents authorized in Illinois.
	President.	Secretary.	Name.	Residence.				
Michigan State	Wm. S. Wilcox	Henry Hart	Leon Frank	Chicago	1864 Feb. 26	1872 Feb. 12	1873 Jan. 23	1
Milwaukee Mech. Mut.	Christian Preusser	Adolph J. Cramer	Francois Lackner	"	1862 Mar.	1872 Aug. 7	" Jan. 17	6
Millville Mutual M. and F. N. J.	Nathaniel Stratton	Sam'l F. Fries	H. S. Tiffany	"	1867 Jan.	1872 Dec. 2	" Jan. 28	6
Mississippi Valley	F. S. Davis	H. Gromauer	R. S. Critchell	"	1867 Dec. 14	1872 Aug. 13	" Jan. 31	6
Narragansett	Henry Harris	Ira A. Foster	Isaac H. Seely, Jr.	Evanston	1864 April	1873 Mar. 4	" Mar. 4 .....	.....
National	Mark Howard	James Nichols	Silas M. Moore	Chicago	1871 Dec. 1	1872 Jan. 12	" Jan. 21	28
National	A. W. Lamb	J. H. Dickason	John M. Snyder	"	1867 Mar.	1872 Nov. 1	" Jan. 31	31
National Fire and Marine	Simon J. Stine	W. D. Halfmann	John M. Snyder	"	1871 Sept. 18	1872 Aug. 1	" Jan. 28	25
National Fire	Henry T. Drowne	Henry H. Hall	Arthur C. Ducat	"	1868	1872 May 27	" Feb. 4	1
N. Orleans Mut. Ins. Asso.	Chas. Cavaroe	George Lanau	Silas M. Moore	"	1869 Aug.	1872 Aug. 27	" Mar. 4	6
New York and Vonkers F. N. Y.	Richard L. Franklin	John W. Simonson	Abram Williams	"	1872 Mar. 1	1873 Jan. 31	" Jan. 31	1
Niagara Fire	Henry A. Howe	Peter Notman	Geo. D. Gould	Moline	1850 July	1857 Jan. 24	" Feb. 3	76
N. British and Mercantile	David Smith, Gen. Man.	C. E. White, As. M. U. S.	Silas M. Moore	Chicago	66 Dec. U. S.	1867 Nov. 13	" Jan. 31	66
North Missouri	John F. Williams	A. Larrabee	H. S. Tiffany	"	1867 Aug. 2	1871 Dec. 7	" Jan. 31	131
Northwestern National	Alexander Mitchell	Frank H. Whipp	Alfred James	"	1869 July 1	1871 Feb. 4	" Jan. 29	12
Old Dominion	Benj. H. Nash	B. C. Wheary	Henry L. Pascoe	"	1870 Feb. 20	1872 July 24	" Jan. 28	1
Orient	C. T. Webster	Geo. W. Lester	John A. Hughes	Springfield	1872 Jan. 1	1872 Jan. 12	" Jan. 23	28
Orient Mutual	Eugene Duttl.	Chas. Irving	A. R. Atkins	Chicago	1854 Mar. 1	1872 April 2	" Feb. 26	1
Pacific Mutual	John K. Myers	Thos. Hale	Eljah K. Bruce	"	1855 Jan. 10	1860 June 14	" Feb. 12 .....	.....
Pennsylvania Fire	Daniel Smith, Jr.	Wm. G. Crowell	Wm. H. Cunningham	"	1825 April	1872 Oct. 12	" Jan. 29	16
Penn. Fire	Charles H. Stokes	J. R. Warner	Geo. P. Treadway	"	1872 Aug. 1	1872 Oct. 21	" Jan. 31	21
People's Fire	John M. Randall	J. H. Linsley	Oscar W. Barrett	"	1867 Oct. 10	1872 April 19	" Jan. 28	1
Phoenix	N. Y. Stephen Crowell	Philander Shaw	R. S. Critchell	"	1853 Sept. 10	1857 Aug. 15	" Jan. 25	77
Phoenix	H. Kellogg	D. W. C. Skelton	P. C. Keller	Quincy	1854 June	1857 Feb. 3	" Jan. 23	161
Providence-Washington	John Kingsbury	Warren S. Green	Arthur C. Ducat	Chicago	1799	1872 June 21	" Feb. 10	1
Queen	W. H. Ross	Manager U. S. Branch	James L. Ross	"	66 May, U. S.	1867 Mar. 12	" Feb. 8	10
Republic Fire	Rob't S. Howe	Duncan F. Curry	Geo. D. Gould	Moline	1852 April 13	1859 Mar. 16	" Feb. 3	8
Rockford	S. M. Church	W. Watson	Geo. D. Gould	"	1867 Jan. 1	1867 Jan. 1	" Jan. 10	79
Roger Williams	Andrew A. Williams	Jos. W. Davenport	Chas. H. Brown	Chicago	1848 Aug.	1873 Mar. 10	" Mar. 10	1
Royal	J. H. McLaren, Mgr. U. S.	C. G. Fothergill, Sub M.	Henry H. Case	"	1845 June 13	1872 April 2	" Jan. 31	36
Springfield Fire and Ma. Mass.	Edmond Freeman	Sanford J. Hall	Chas. H. Case	Chicago	1851	1858 Feb. 15	" Jan. 27	25
Star Fire	Nicholas C. Miller	James M. Hodges	Fred. P. Fisher	"	1864 Dec. 1	1871 Nov. 24	" Jan. 28	1
State	J. T. K. Hayward	J. N. Strong	W. N. Cline	Quincy	1865 April	1871 Oct. 30	" Jan. 24	57
Standard Fire	N. Y. Wm. Cripps	Wm. M. St. John	Lewis H. Davis	Chicago	1859 Mar. 29	1872 July	" Jan. 24	1

TABLE No. 5.

Showing paid up Capital, Gross Assets, Liabilities, Income and Expenditures, for the year ending December 31, 1872, of all Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of this State, to March 15, 1873.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company and Location.		Paid up capital.	Assets and Liabilities.				Income and Expenditures.					
			Total assets.	Total liabilities, including paid up capital.	Surplus over liabilities.	Impairment of capital.	Ratio of liabilities to assets	Total income.	Total expenditure	Income over expenditure	Exp'diture over income.	Ratio of expenditure to income
American..... Ill.		\$200,000	\$538,328 08	\$452,412 43	\$85,915 65	.....	85 63	\$453,786 96	\$460,752 12	.....	\$6,965 16	101 53
Farmers'..... Ill.		100,000	128,501 10	145,749 55	.....	\$17,248 45	113 50	65,548 89	73,870 79	.....	10,321 90	115 75
German..... Ill.		200,000	258,394 32	225,860 33	32,533 99	.....	87 41	75,866 22	52,501 46	\$23,364 76	.....	69 23
German Insurance and Sav. In..... Ill.		127,900	169,478 39	150,759 36	18,719 03	.....	88 95	29,938 14	19,474 50	10,463 64	.....	65 01
Globe..... Ill.		300,000	341,634 35	360,102 42	.....	18,468 07	105 40	58,095 12	96,391 08	.....	38,295 96	165 92
Rockford..... Ill.		100,000	334,873 00	195,291 92	139,581 08	.....	58 31	162,443 14	123,250 40	39,192 74	.....	75 87
Traders..... Ill.		500,000	588,342 10	565,686 00	22,656 10	.....	96 14	275,940 42	188,797 61	87,142 81	.....	68 42
					\$299,405 85	\$35,716 52				\$160,183 95	\$55,583 02	
Totals.....		\$1,527,900	\$2,359,551 34	\$2,095,862 01	\$263,689 33		88 82	\$1,121,638 89	\$1,017,037 96	\$104,600 93		90 67

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire..... N.Y.	\$200,000	\$280,381 17	\$260,984 49	\$19,396 68	93 08	.....	\$134,248 69	\$154,661 87	.....	.....	\$20,413 19	115 28
Ætna..... Conn.	2,000,000	5,396,380 50	4,973,115 02	421,265 48	92 19	.....	3,042,497 52	3,735,280 15	.....	.....	682,782 63	113 54
Agricultural..... N.Y.	200,000	715,097 37	439,524 26	275,573 11	61 46	.....	552,548 37	449,107 42	\$103,440 95	.....	81 28	.....
Alps..... Pa.	200,000	378,551 24	369,587 28	8,963 96	97 63	.....	301,167 75	239,996 05	61,171 70	.....	79 69	.....
Allemannia..... Ohio.	250,000	414,095 87	372,739 35	41,356 52	90 01	.....	311,998 92	325,710 50	.....	13,711 58	104 40	.....
Allemannia..... Pa.	150,000	253,969 90	198,307 06	55,662 84	78 08	.....	105,839 86	65,790 80	40,049 06	.....	62 16	.....
Amazon..... Ohio.	500,000	1,070,280 04	1,082,308 88	47,971 16	95 51	.....	1,232,030 52	838,615 70	383,414 82	.....	68 62	.....
American Fire..... Pa.	400,000	1,096,075 77	1,047,581 03	48,494 74	95 58	.....	381,899 19	444,442 81	.....	62,543 62	117 69	.....
American Central..... Mo.	275,000	544,943 68	470,410 47	74,533 21	86 32	.....	539,035 14	417,325 78	121,709 36	.....	77 42	.....
Aretic..... N.Y.	250,000	327,763 34	395,988 94	.....	120 81	\$68,225 60	151,915 69	196,123 60	.....	44,207 91	129 10	.....
Armenia..... Pa.	250,000	293,117 35	276,235 01	16,882 35	94 25	.....	61,424 71	93,705 33	37,719 38	.....	38 59	.....
Atlantic..... N.Y.	200,000	303,263 45	277,838 11	25,425 34	91 61	.....	162,177 57	78,953 63	83,223 92	.....	48 07	.....
Atlantic Fire and Marine..... R. I.	200,000	363,717 69	368,858 69	.....	101 41	5,141 00	69,737 41	219,447 94	.....	149,720 53	313 29	.....
Aurora Fire and Marine..... Ohio	100,000	146,193 94	136,493 56	9,700 38	93 36	.....	62,996 57	46,321 07	16,675 50	.....	73 53	.....
Bangor..... Me.	200,000	317,682 25	281,907 13	35,775 12	88 73	.....	84,515 40	25,511 86	59,003 54	.....	30 19	.....
Black River..... N.Y.	250,000	381,371 58	374,663 77	6,707 81	98 24	.....	135,410 60	85,908 59	49,532 01	.....	63 43	.....
Black River and Malsters..... N.Y.	200,000	284,373 18	307,015 92	.....	107 96	22,642 74	212,688 20	274,783 93	.....	62,095 73	129 15	.....
Brewers' Fire..... Wis.	200,000	423,046 67	354,704 21	68,342 46	83 84	.....	294,634 49	222,967 44	71,667 05	.....	75 68	.....
Citizens'..... N.Y.	300,000	741,692 89	593,970 87	147,722 02	80 08	.....	404,854 55	469,638 20	.....	64,803 65	116 00	.....

Citizens'.....	N. J.	333, 784 55	283, 706 33	50, 078 22	84.99	108, 012 94	81, 533 06	26 479 88	75.48
Clay Fire and Marine.....	Ky.	186, 560 37	108, 036 43	18, 533 94	90 06	55, 745 32	38, 520 26	17, 225 06	69 10
Commercial.....	Mo.	190 127 41	3, 275 81	3, 275 81	98 27	149, 359 46	121, 366 08	28, 023 38	81 24
Connecticut Fire.....	Conn.	710, 272 78	650, 041 19	30, 231 59	95 74	344, 871 87	321, 318 40	113, 553 47	67 07
Continental.....	N.Y.	2, 326, 894 63	2, 113, 501 31	213, 393 32	90.82	1, 057, 489 33	2, 443, 640 03	786, 150 70	147 43
Detroit Fire and Marine.....	Mich.	297, 848 62	230, 167 60	37, 681 02	85 93	221, 251 52	229, 095 73	8, 444 21	103 82
Eastern.....	Me.	385, 655 99	463, 759 13	.....	120 25	364, 250 97	378, 811 76	14, 560 79	104 00
Exchange.....	N.Y.	323 375 41	314, 870 14	8, 505 27	97 37	927, 014 81	915, 217 13	11, 797 68	94 36
Fairfield County.....	Conn.	299, 131 52	334, 038 50	.....	111 66	164, 434 44	138, 237 64	26, 196 80	84 01
Faneuil Hall.....	Mass.	204, 043 69	210, 150 96	.....	6, 137 27	103 01	181, 220 61	137, 078 79	410 32
Farmers' Mer. and Manuf.....	Ohio.	175, 081 22	180, 369 16	.....	5, 287 94	103 05	136, 315 95	102, 614 87	70 20
Farragut.....	N.Y.	260, 305 46	260, 644 58	.....	339 12	100 09	119, 106 90	74, 097 25	62 21
Firemen's Fund.....	N.Y.	186, 945 44	199, 047 54	.....	12, 102 10	106 47	88, 405 43	70, 211 27	79 42
Fireman's Fund.....	Cal.	636, 800 84	606, 658 39	30, 142 45	93 66	526, 217 87	670, 429 89	144, 212 02	127 41
Firemen's.....	Ohio.	329, 485 93	307, 963 41	21, 522 52	93 46	109, 039 42	77, 707 82	31, 331 60	71 27
Fire Association of Phila.....	Pa.	2, 104, 313 54	1, 921, 368 68	182, 944 86	91 30	231, 812 36	202, 716 12	29, 096 24	87 41
Franklin.....	Ind.	210, 225 51	215, 711 08	.....	5, 485 57	102 60	29, 449 79	26, 899 62	91 31
Franklin.....	W. Va.	326, 030 92	309, 297 86	16, 733 06	94 86	204, 966 88	126, 066 33	78, 900 55	61 51
Franklin Fire.....	Pa.	3, 363, 671 16	2, 864, 364 33	499, 306 83	85 15	1, 551, 941 78	1, 679, 758 69	72, 183 09	95 88
German Fire.....	N.Y.	1, 316, 642 31	1, 132, 507 97	164, 134 34	87 53	921, 394 91	911, 325 83	10, 069 08	98.91
German.....	Pa.	357, 896 17	336, 479 48	21, 416 69	94 01	280, 784 09	163, 971 10	116, 812 99	58.39
German-American.....	N.Y.	1, 379, 090 47	1, 285, 700 73	93, 389 74	93 22	586, 135 02	342, 436 43	243, 698 58	58 42
Guard Fire and Marine.....	Pa.	655, 321 29	481, 485 00	173, 836 29	73 47	393, 312 23	306, 313 54	86, 998 69	77 91
Glens Falls.....	N.Y.	587, 210 17	470, 209 14	117, 001 03	80 07	291, 253 09	285, 313 43	5, 939 66	97 96
Hanover.....	N.Y.	889, 805 25	784, 433 83	105, 371 42	88.15	851, 103 92	839, 638 87	11, 465 05	98.65
Hartford Fire.....	Conn.	2, 204, 396 54	2, 164, 243 37	40, 153 17	98 17	2, 229, 234 92	2, 839, 805 80	610, 570 88	127 34
Home.....	N.Y.	4, 456, 858 78	4, 449, 909 39	6, 949 39	99 84	3, 401, 694 44	3, 654, 765 97	253, 071 53	107 41
Home.....	Ohio.	785, 733 76	662, 587 11	123, 146 65	84 33	594, 266 80	770, 750 64	176, 483 84	129 70
Hoffman Fire.....	N.Y.	288, 355 12	373, 390 02	.....	85, 034 90	129 43	272, 770 39	60, 256 81	128 35
Howard.....	N.Y.	608, 963 92	585, 873 13	23, 090 79	96 20	266, 254 53	341, 823 25	75, 508 72	128 38
Humboldt.....	N.J.	185, 193 32	189, 073 62	.....	3, 860 30	102 10	75, 950 60	38, 443 51	50 60
Insurance Co. of N. Amer.....	Pa.	3, 276, 738 91	2, 764, 800 13	511, 938 76	84 37	3, 163, 173 05	3, 729, 103 15	565 930 10	117 89
Kansas Insurance.....	Kan.	161, 359 80	182, 641 43	.....	21, 281 63	113 18	49, 150 86	47, 535 41	96 71
Lancaster.....	N.Y.	279, 039 50	279, 016 55	22 95	99 59	115, 591 48	119, 809 92	4, 218 44	103 65
Lancaster.....	Pa.	287, 590 84	277, 751 87	9, 838 97	96.54	119, 970 25	174, 874 99	54, 904 74	145 76
Manhattan Fire.....	N.Y.	493, 769 19	413, 780 00	79, 989 19	83.80	362, 635 30	182, 673 98	179, 961 32	50 37
Manufacturers' F. and M.....	Mass.	500, 000 00	500, 000 00	.....	61 07	985, 262 98	281, 766 12	3, 496 86	98 77
Mechanics and Traders'.....	N.Y.	539, 734 48	329, 664 69	210, 069 79	116 28	1, 338, 300 05	1, 418, 547 06	80, 247 01	106 08
Mercantile Mutual.....	N.Y.	1, 423, 565 34	1, 655, 407 53	.....	91 36	168, 659 67	144, 343 77	24, 315 90	85.58
Mercantile.....	Ohio.	295, 303 63	269, 807 32	25, 496 31	59 93	241, 352 42	155, 635 89	85, 716 53	64 49
Merchants' Mutual.....	N.J.	540, 916 82	394, 189 23	216, 727 59	100 88	85, 139 19	44, 871 41	40, 287 78	52 69
Meriden Fire.....	Conn.	233, 136 99	235, 370 38	.....	83 80	91, 830 53	65, 955 32	25, 845 21	71 85
Michigan State.....	Mich.	282, 051 21	236, 383 82	45, 667 39	99 33	118, 848 67	69, 955 10	48, 893 57	58.84
Mississippi Valley.....	Tenn.	339, 874 26	337, 630 70	2, 243 56	.....	.....	.....	.....	.....

Table No. 5—Continued.

Name of Company.	Paid up capital.	Assets and Liabilities.				Income and Expenditures.					
		Total assets	Total liabilities, inclu'g paid up capital.	Surplus over liabilities.	Impairment of capital.	Ratio of liability to assets.	Total income.	Total expenditure	Income over expenditures.	Expenditures over income.	Ratio of expenditures to income.
Narragansett..... R. I.	\$550,000 00	\$333,565 21	\$494,547 56	\$39,017 65		92 68	\$427,026 09	\$608,132 33		\$181,106 24	142 41
National..... Conn.	500,000 00	742,166 08	700,065 96	42,100 12		94 32	366,894 74	300,290 64	\$66,604 10		81 84
National..... Mo.	200,000 00	234,743 68	227,136 21	7,637 47		96 73	84,252 96	89,132 18	9,294 42		90 06
National Fire and Marine..... Pa.	300,000 00	424,538 62	422,032 98	2,505 64		99 40	203,838 25	181,311 56	114,706 07		43 73
National Fire..... N. Y.	200,000 00	373,860 13	351,449 81	24,510 32		93 46	179,466 75	181,311 56	1,844 81		101 03
New Orleans Mutual Ins. Ass. La.	307,717 06	1,391,040 89	1,258,293 63	132,747 26		90 45	138,967 63	729,161 39	409,806 24		64 02
New York and Yorkers..... N. Y.	200,000 00	306,937 68	300,646 68	6,291 00		97 95	57,326 54	63,292 32	5,905 78		110 28
Niagara Fire..... N. Y.	500,000 00	1,264,538 25	1,035,290 10	209,248 15		83 45	807,143 67	799,744 88	7,398 79		99 06
North Missourian..... Mo.	350,000 00	753,678 05	681,861 14	71,816 91		90 47	826,472 33	568,212 19	258,260 14		68 75
Northwestern National..... Wis.	235,500 00	394,660 36	323,425 89	71,234 47		91 95	256,539 46	201,783 94	54,755 52		78 66
Old Dominion..... Va.	200,000 00	238,517 75	216,527 30	21,990 45		90 78	78,147 74	59,979 97	18,168 47		76 72
Orient..... Conn.	500,000 00	705,519 60	743,410 50		\$37,800 90	105 35	346,005 20	310,848 55	35,156 65		89 84
Pennsylvania Fire..... Pa.	400,000 00	1,189,325 46	1,258,169 30		68,843 84	105 70	670,437 81	760,470 90	90,033 09		113 41
Penn Fire..... Pa.	156,650 00	234,410 96	234,245 64	165 32		99 93	40,874 03	27,052 31	13,891 72		66 18
People's Fire..... N. J.	200,000 00	304,004 22	238,061 06	45,943 16		84 89	148,410 38	98,474 29	49,936 09		66 28
Phoenix..... N. J.	1,000,000 00	2,001,313 02	1,846,763 57	154,549 45		82 32	1,616,947 72	1,569,529 26	47,418 46		97 07
Phoenix..... Conn.	600,000 00	1,582,646 55	1,513,644 91	69,001 64		95 64	1,614,716 55	1,864,223 42	249,506 87		115 33
Providence-Washington..... R. I.	200,000 00	250,853 57	242,945 59	7,907 98		96 85	67,780 77	97,076 58	29,295 81		143 22
Republic Fire..... N. Y.	300,000 00	598,697 58	720,699 55		122,091 97	129 40	484,459 77	413,489 15	70,970 62		85 35
Roger Williams..... R. I.	200,000 00	229,193 57	217,067 06	12,126 51		94 71	1,790 49	1,567 95	222 54		87 58
Springfield Fire and Marine..... Mass.	500,000 00	1,074,242 01	992,083 41	82,158 60		92 07	693,965 13	816,915 07	122,949 94		117 72
Star Fire..... N. Y.	200,000 00	360,418 20	335,737 53	24,680 67		93 15	268,872 21	335,277 13	66,404 92		88 40
State..... Mo.	210,006 85	348,475 07	341,154 69	7,320 38		97 89	256,856 84	227,049 40	29,777 44		182 34
Standard Fire..... N. Y.	200,000 00	476,042 29	458,106 50	17,935 79		96 23	185,497 41	338,231 94	152,734 53		98 16
St. Nicholas..... N. Y.	150,000 00	263,619 74	242,492 86	21,126 88		91 98	178,466 59	175,206 79	3,289 80		67 25
St. Joseph Fire and Marine..... Mo.	200,000 00	300,334 56	252,961 64	47,372 92		84 22	144,665 67	97,289 32	47,376 35		72 29
St. Paul Fire and Marine..... Minn.	400,000 00	623,661 92	567,237 41	56,424 51		90 95	434,152 80	313,853 97	120,298 83		96 82
Sun..... Ohio.	200,000 00	343,138 70	326,080 89	17,057 81		95 02	175,523 85	169,942 86	5,580 99		150 51
Traders' Fire..... N. Y.	150,000 00	374,159 63	332,527 94	41,631 69		88 86	266,487 48	401,092 78	134,605 30		102 35
Union..... Me.	200,000 00	609,358 47	573,717 70	35,650 77		94 10	442,940 38	453,346 42	10,406 04		90 00
Westchester Fire..... N. Y.	200,000 00	604,290 67	530,803 56	73,487 11		87 85	611,624 25	549,839 04	61,785 21		93 50
Williamsburg City Fire..... N. Y.	250,000 00	595,343 13	528,886 26	66,456 87		88 83	420,213 48	392,893 43	27,320 05		102 54
Totals.....	32,945,703 91	68,670,446 76	63,685,263 73	\$4,985,183 03	\$811,470 58	92 74	46,514,821 90	47,695,850 28	\$3,935,752 37	\$5,116,760 75	
											\$1,181,028 38

III. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Prem. notes on policies in force.	Assets and Liabilities.				Income and Expenditures.				
		Total assets exclusive prem. notes.	Total liabilities including scrip outstanding.	Surplus over liabilities.	Liabilities over admitted assets.	Ratio of liabilities to assets.	Total income.	Total exp'nditure	Exp'nd't re over income.	Ratio of exp'nd'tures to income.
Farmers Mutual Fire.....Pa.	\$619,300 17	\$180,169 58	\$199,861 15	.....	\$19,691 57	110 93	\$214,661 09	\$203,859 04	\$10,802 05	94 97
Lycoming.....Pa.	5,064 839 88	405,544 42	316,863 15	\$88,681 27	.....	78 13	1,036,897 75	1,013,959 17	22,938 58	97 78
Milwaukee Mechanics Mutual Wis.	337,616 94	227,624 92	147,100 80	80,524 12	.....	64 62	175,315 92	136,954 38	38,331 54	78 13
Millville Mutual F. and M.....N. J.	912,886 00	132,197 64	71,624 81	60,572 83	.....	54 18	62,006 46	31,822 01	30,184 45	51 32
Orient Mutual.....N. Y.	.....	2,086,680 88	1,971,680 88	115,000 00	.....	94 97	1,190,066 61	1,180,404 38	9,662 23	99 19
Pacific Mutual.....N. Y.	.....	1,021,091 59	970,133 50	50,958 09	.....	95 01	672,476 43	681,172 42	.....	101 20
				\$395,736 31	\$19,691 57				\$111,918 85	
Totals	\$6,934,725 99	\$4,053,309 03	\$3,677,264 29	\$376,044 74		90 72	\$3,351,424 26	\$3,248,201 40	\$103,222 86	96 92

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Name of Company.	Assets and Liabilities.				Income and Expenditures.			
	Assets of the U. S. branch.	Liabilities of the U. S. branch.	Surplus of assets over liabilities of U. S. branch.	Ratio of liabilities to assets.	Income of U. S. branch.	Expenditures of U. S. branch.	Income over expenditures of U. S. branch.	Ratio of expenditures to income.
Commercial Union Assurance.....Eng.	\$519,501 56	\$268,802 43	\$250,699 13	51 74	\$144,885 91	\$594,421 30	.....	133 61
Hanberg-Bremer Fire.....Ger.	260,479 92	90,673 39	169,805 83	34 81	292,774 90	178,456 14	\$84,318 76	88 00
Imperial Fire.....Eng.	1,438,935 59	1,024,019 48	414,916 11	71 16	1,434,074 78	1,434,185 96	330,111 18	123 18
Lancashire.....Eng.	353,206 72	201,923 83	151,282 89	57 17	340,519 70	226,138 29	114,381 41	66 40
Liverpool and London and Globe.....Eng.	4,195,772 40	2,542,314 57	1,653,457 83	60 59	3,689,537 74	4,473,487 31	783,949 57	121 24
London Assurance Corporation.....Eng.	472,413 63	176,619 78	295,793 85	37 38	308,185 17	177,763 54	130,421 63	57 68
North British and Mercantile.....G. B.	1,701,446 95	1,053,517 44	647,929 51	61 97	1,819,955 21	2,032,167 88	202,212 67	111 12
Queen.....Eng.	690,019 35	257,589 98	402,429 37	41 68	1,036,992 71	1,577,442 16	540,449 45	152 12
Totals	\$9,631,775 42	\$5,645,460 90	\$3,986,314 52	58 61	\$9,266,926 12	11,004,062 58	\$269,121 80	118 73

Table No. 5—Continued.

V. FOREIGN COMPANIES—HOME OFFICE.

Name of Company.	Paid up capital.	Assets.	Liabilities, including capital paid up.	Surplus over liabilities.	Liabilities over assets.	Ratio of liabilities to assets.	Total income.	Total expenditure.	Income over expenditures.	Expenditures over income.	Ratio of expenditures over income.
Royal..... Eng.	\$1,445,475 00	12,131,441 29	\$0,795,903 88	\$2,325,537 41	.....	80 81	\$4,036 671 86	\$3,370,674 27	\$665,997 59	.....	83 50
Western Assurance Co..... Canada.	290,450 96	533,542 37	463,538 33	69,964 04	.....	86 88	513,049 77	566,166 50	.....	\$53,116 73	110 35
Totals	\$1,645,925 98	12,654,983 66	10,259,462 21	\$2,385,521 45	.....	81 07	\$4,549,721 63	\$3,936,840 77	\$612,880 86	\$53,116 73	86 53
Grand Aggregate.....	36,119,529 87	97,370,066 21	85,363,313 14	12,006,753 07	\$866,878 07	87 67	64,804,532 80	66,901,992 99	\$5,142,974 56	\$7,240,434 75	103 24
										\$2,097,460 19	

TABLE No 6.

Showing amount of Risks written, Premiums received, Losses paid, Premium Rates, and Ratios of Loss to Premiums received and Risks written, of Fire and Fire-Marine Insurance Companies, for year ending December 31, 1872.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Risks written in 1872.		Premiums received in 1872.			Losses paid in 1872.		Ratio of loss to		
		Fire.	Marine and Inland.	Fire.		Marine and Inland.	Fire.	Marine and Inland.	Premiums received.		Risks written.
				Amount.	Prem. Rate.	Amount.	Prem. Rate.		Fire.	Marine.	
American.....	Ill.	\$41,454,571		\$432,747 70	1.04		\$116,530 53		26 93		.28
Farmers'.....	Freeport.....	4,026,186		58,468 53	1.45		26,176 56		44 77		.65
German.....	Freeport.....	4,636,255		75,015 89	1.62		8,473 45		11 30		.18
German In. & Sav. Ins.	Quincy.....	1,409,195		13,812 50	.98		1,305 94		9 46		.09
Globe.....	Chicago.....	2,825,290		58,095 12	2.01		63,958 94		110 09		2.22
Rockford.....	Ill.	17,401,168		143,003 46	1.25		36,520 46		25 54		.32
Traders'.....	Chicago.....	16,389,750	\$12,784,430	161,563 91	.92	\$90,850 90	116,550 06	\$36,498 35	72 14	36.55	.29
Totals.....		\$82,202,415	\$12,784,430	\$942,707 11	1.15	\$90,850 90	\$369,515 94	\$36,498 35	39.20	36.55	.45

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire.....	New York.....	\$17,853,346		\$124,762 76	.70		\$100,281 00		80 38		.56
Atlas.....	Hartford.....	393,824,900		4,312,356 82	1.10		4,313,889 45	\$253,024 44	100 01	61.11	1.10
Agricultural.....	Watertown.....	65,739,250		321,927 87	.76		233,903 98		56 31		.43
Alps.....	Erie.....	18,234,462	1,762,251	269,020 46	1.48	12,037 93	126,382 68	9,574 02	46 98	79.40	.69
Alemania.....	Cleveland.....	18,457,100		255,470 68	1.38		198,082 20		77 53		1.07
Allemania.....	Pittsburg.....	5,680,311		88,446 72	1.56		28,614 63		32 35		.50
Amazon.....	Cincinnati.....	80,869,756	14,945,169	1,012,057 50	1.25	139,775 86	440,956 79	103,123 85	43 57	73.78	.69
American Fire.....	Philadelphia.....	40,496,122		302,677 83	.75		292,100 40		96 51		.72
American Central.....	St. Louis.....	30,333,433	11,136,014	452,799 96	1.49	66,765 16	193,318 63	51,978 91	42 69	77.86	.64
Arctic Fire.....	New York.....	15,370,018	6,490,800	104,864 72	.68	30,398 99	82,307 82	24,503 20	78 49	80.62	.54
Armenia.....	Pittsburg.....	2,981,137		46,222 50	1.55		2,445 57		5 28		.09
Atlantic.....	Brooklyn.....	23,116,160		145,676 86	.63		38,687 45		26 67		.17
Atlantic Fire & Marine.	Providence.....	4,630,748	2,591,067	29,076 98	.63	21,460 39	167,946 63	10,014 39	577 39	46.80	3.63
Aurora Fire & Marine.	Cincinnati.....	4,641,464	65,372	56,031 41	1.21	490 57	17,040 76	1,019 94	30 42	207.73	.37
Bangor.....	Bangor.....	4,160,841	507,961	57,583 67	1.38	16,150 18	11,399 60	54 00	20 14	.33	.28
Black River.....	Watertown.....	10,534,229		131,804 61	1.25		36,097 97		27 39		.34
Brewers & Maltsters.....	New York.....	24,088,183	17,097,217	133,396 70	.51	65,262 65	138,027 66	60,731 55	103 47	93.06	.57

Table No. 6—Continued.

Name of Company.	Location.	Risks written in 1872.		Premiums received in 1872.				Losses paid in 1872.		Ratio of loss to			
		Fire.	Marine and Inland.	Fire.		Marine and Inland.		Fire.	Marine and Inland.	Premiums received.		Risks written.	
				Amount.	Prem. rate.	Amount.	Prem. rate.			Fire.	Marine.	Fire.	Marine.
Brewers' Fire.	Milwaukee.	\$17,375,666		\$268,078 35	1.54			\$129,556 70		48 33		75	
Citizens.	New York.	65,259,664		351,102 91	.51			307,201 48		87 50		47	
Citizens.	Newark.	5,245,181		93,944 65	1.79			37,961 94		40 41		72	
Clay Fire and Marine.	Newport.	4,208,146		44,688 44	1.06			5,461 59		12 22		13	
Commercial.	St. Louis.	6,863,615		106,330 39	1.55			66,796 61	\$15,939 76	62 83	57.85	.97	
Connecticut Fire.	Hartford.	23,430,000		270,293 11	1.15			145,499 93		53 83		.62	
Continental.	New York.	221,892,298		1,549,153 35	1.70			1,747,887 05		112 80		.79	
Detroit Fire & Marine.	Detroit.	11,682,378		5,952,361				143,403 26	37,248 19	112 08	53 91	1.24	.63
Eastern.	Bangor.	11,263,021		8,979,112	1.21			203,885 02	116,588 90	150 21	71 77	1.81	1.32
Exchange Fire.	New York.	18,743,808		205,228 47	1.09			136,209 23		66 37	52 62	.73	
Fairfield County Fire.	S. Norwalk.	14,103,681		148,273 69	1.07			78,027 31		52 62		.55	
Faneuil Hall.	Boston.	3,739,470		31,475 54	.84			158,172 47		502 52		4.23	
Farm, Merc. & Manuf.	Hamilton.	4,438,141		102,622 09	2.31			39,852 92	3,164 06	38 83	11.75	.90	1.80
Farragut Fire.	New York.	24,898,308		108,223 37	.43			23,558 79		21 77		.09	
Fireman's Fund.	New York.	8,988,641		78,070 91	.87			36,434 91		46 67		.41	
Fireman's Fund.	San Francisco.	35,527,443		410,949 90	1.16			465,723 54	33,468 16	113 33	50 93	1.31	.91
Firemen's.	Dayton.	9,632,361		93,365 91	.97			23,958 16		27 62		.27	
Fire Association of Phila.	Philadelphia.	4,904,839		105,065 42	2.14			81,558 69		77 61		1.66	
Franklin.	Indianapolis.	1,835,164		23,748 35	1.29			10,682 44		44 98		.58	
Franklin.	Wheeling.	10,840,765		166,307 22	1.53			57,400 01	14,804 76	34 81	54 06	.53	1.32
Franklin Fire.	Philadelphia.	119,534,942		1,546,436 91	1.29			1,051,721 60		68 01		.88	
Germania Fire.	New York.	94,113,546		837,207 39	.89			543,061 14	3,638 62	64 86	315.85	58	3.08
German Fire.	Elro.	15,350,200		273,678 25	1.78			76,743 80		28 04		.27	
German American.	New York.	65,165,259		520,348 42	.80			173,764 17		33 39		.27	
Girard Fire & Marine.	Philadelphia.	29,556,122		364,566 00	1.23			154,106 28		42 27		.52	
Glen Falls.	Glen Falls.	31,763,833		255,982 72	.81			194,823 34		75 91		.61	
Hanover Fire.	New York.	100,093,218		801,090 77	.80			514,101 55	3,639 26	64 17	315.91	.51	3.08
Hartford Fire.	Hartford.	150,888,916		2,138,306 61	1.42			2,233,551 94		104 45		1.48	
Home.	New York.	346,036,172		3,142,306 33	.91			2,582,731 88		82 19		.75	
Home.	Columbus.	40,938,639		559,463 53	1.37			581,906 09		104 01		1.42	
Hoffman Fire.	New York.	23,593,286		200,179 83	.85			177,181 44		88 51		.75	
Howard.	New York.	33,982,469		231,816 38	.68			263,856 59		113 82		.71	
Humboldt.	Newark.	4,682,910		69,117 74	1.49			16,880 13		24 42		3.64	
Ins. Co. of N. America.	Philadelphia.	165,565,580		129,375,264 1	1.10			1,982,226 67	956,402 29	108 80	83.60	1.20	.76

Kansas Insurance Co.	Leavenworth, Ks.	2,680,000	45,533.86	1.70	7,430.46	90,131.88	44.21	47.53	.75
Lamar	New York, N. Y.	13,991,656	107,740.63	.67		83,607.68	69.19	1.60	.09
Lancaster Fire	Lancaster, Pa.	11,346,742	107,125.00	.94		135,144.68	126.15	1.19	
Manhattan Fire	New York, N. Y.	32,384,808	343,645.68	1.07	6,000.00	79,866.96	27.27		
Mechanics & Traders'	New York, N. Y.	31,889,981	200,071.01	.63	56,945.99	95,892.73	49.43	139.90	.31
Mercantile Mutual	New York, N. Y.	96,672,449			1,304,677.77	1,113,669.16		85.36	1.15
Mercantile	Cleveland								
Merchants' Mutual	Newark	5,530,178	46,331.16	.84	110,115.44	23,563.73	50.86	73.10	.43
Meriden Fire	Meriden, Conn.	24,791,681	214,662.02	.87		65,478.13	30.50		.26
Michigan State	Adrian, Mich.	6,322,350	80,934.49	1.28		30,176.64	24.93		.32
Mississippi Valley	Memphis, Tenn.	6,054,805	74,470.27	1.23		26,161.84	35.15		.46
Narragansett F. and M.	Providence, R. I.	5,014,582	88,349.43	1.76	14,656.23	28,052.22	31.75	64.14	.56
National	Providence, R. I.	21,504,653	257,795.90	1.20	111,396.15	365,058.40	141.61	146.69	1.69
National	Providence, R. I.	28,256,279	332,298.51	1.18		174,509.34	52.52		.62
National F. and M.	Hannibal, Mo.	4,653,582	196,503.52	1.86		50,783.04	58.71		.09
National F. and M.	Philadelphia, Pa.	12,150,631	193,867.60	1.60		56,039.06	13.75		.22
National F. and M.	New York, N. Y.	27,639,434	159,733.98	.59		105,674.85	66.16		.39
N. Orleans Mut. Ins. A.	New Orleans, La.	46,449,598	539,799.82	1.16	523,037.01	49,065.90	9.09	23.63	.11
N. York and Yonkers	New York, N. Y.	7,733,897	53,399.07	.69		34,484.48	64.58		.45
Niagara Fire	New York, N. Y.	83,314,107	117,980						
North Missouri	Macon, Mo.	39,791,364	727,113.12	.87	1,151.59	546,229.73	75.12	315.91	.66
Northwestern National	Milwaukee, Wis.	12,542,298	176,618.48	1.82	84,889.52	208,607.99	37.17	37.70	.68
Old Dominion	Richmond, Va.	4,100,000	59,012.28	1.41	68,806.99	96,928.49	54.88	61.58	.57
Orient	Providence, R. I.	25,280,924	314,391.27	1.44	5,149.28	23,210.61	39.33	17.09	.77
Pennsylvania Fire	Philadelphia, Pa.	53,544,617	580,855.24	1.24		106,573.68	62.52		.78
Penn Fire	Philadelphia, Pa.	5,086,043	40,724.03	1.08		539,090.81	92.81		1.01
People's Fire	Newark, N. J.	11,083,445	133,951.04	.80		809.94	1.99		.02
Phoenix	Brooklyn, N. Y.	137,306,981	1,193,730.05	1.21		38,486.91	28.73		.35
Providence Wash gton	Providence, R. I.	1,525,181.57	1,925,181.57	.87	339,739.30	842,342.88	70.56	53.33	.48
Providence Wash gton	Providence, R. I.	46,194,405	59,753.44	1.29		1,407,848.05	92.31		1.19
Providence Wash gton	New York, N. Y.	46,194,405	447,416.46	.87	1,151.33	78,947.24	132.12		1.15
Roger Williams	Providence, R. I.	1,217,319	929.41	.03		245,717.85	54.92	297.82	.53
Springfield F. and M.	Springfield, Mass.	58,230,712	634,184.94	.08	67.25	165.59	17.82	137.36	.01
Star Fire	New York, N. Y.	28,703,721	245,421.97	1.00		600,489.31	94.61		.93
State	Hannibal, Mo.	11,460,042	226,873.70	.85		234,078.80	95.38		1.03
Standard Fire	New York, N. Y.	27,934,733	169,117.09	1.38	3,205.52	127,713.79	56.29	15.16	.11
St. Nicholas	New York, N. Y.	20,364,713	164,986.70	.57	1,783.11	244,444.61	133.63		.88
St. Joseph F. and M.	St. Joseph, Mo.	8,450,238	113,906.36	.81		103,703.56	62.25	91.77	1.15
St. Paul F. and M.	St. Paul, Minn.	19,052,877	331,152.85	1.35	8,357.21	52,813.61	46.37	34.85	.62
Sun	Cleveland, O.	14,646,394	156,387.42	1.74	54,193.14	156,439.00	47.24	56.29	.82
Trademen's Fire	New York, N. Y.	25,544,024	361,871	1.07		106,733.23	68.25		.38
Union	Bangor, Me.	16,749,981	209,553.97	.82	1,252.08	315,698.96	150.65		.73
Westchester Fire	N. Rochelle, N. Y.	57,869,825	579,493.64	1.16	201,865.13	229,402.47	118.27	61.47	1.24
Williamsburg City F.	Brooklyn, N. Y.	47,589,799	388,254.49	1.00	2,083.33	364,227.00	62.85	93.08	1.37
Totals		3,659,333,349	\$513,792,698	1.03	5,241,471.19	246,489.97	63.49	71.18	3.81
						29,396,560.64	78.32		.80
						3,730,781.30			

Table No. 6.—Continued.

III. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Location.	Risks written in 1872.		Premiums received in 1872.			Losses paid in 1872.		Ratio of loss to		
		Fire.	Marine and Inland.	Fire.		Marine and Inland.	Fire.	Marine and Inland.	Premiums received.		Risks written.
				Amount.	Prem. rate.				Fire.	Marine.	
Farmers' Mutual Fire	York	\$46,162,387	.....	\$203,451 63	1 26	.....	\$144,325 06	.....	70 94	.....	.....
Levee Mut. Fire	Muncy, Pa.	33,270,772	.....	456,258 93	1 37	.....	824,137 05	.....	180 63	.....	.....
Milwaukee Mech. Mut.	Milwaukee, Wis.	9,722,887	.....	165,123 54	1 70	.....	74,330 43	.....	45 02	.....	.....
Milwaukee Mut. M. & F.	Milwaukee, N. Y.	1,753,667	.....	35,519 29	2 03	.....	2,613 11	.....	7 36	.....	.....
Orient Mutual	New York, N. Y.	.....	\$772,730	.....	3 03	.....	.....	.....	80 25	.....	2 43
Pacific Mutual	New York, N. Y.	137,416,461	.....	1,145,408 41	.83	.....	.....	.....	77 93	.....	.65
Totals		\$60,909,713	\$206,834,149	\$860,353 39	1.08	.....	1,045,405 65	1,352,022 63	121.51	79.60	1.72

IV. FOREIGN COMPANIES—BRANCH OFFICE.

Commercial Union Ass.	London	Eng.	\$43,117,314	.....	\$444,885 91	1.03	.....	.....	.....	.....	.....
Hamburg-Bremer Fire	Hamburg	Ger.	17,307,399	.....	201,907 16	1.17	.....	.....	101 41	.....	1.05
Imperial Fire	London	Eng.	174,758,323	.....	1,422,153 53	.81	.....	.....	60 74	.....	.71
Manchester Fire	Manchester	Eng.	35,830,598	.....	340,519 70	.90	.....	.....	89 14	.....	.72
Li. & Lond. & Globe	Liverpool	Eng.	429,538,988	.....	3,501,246 41	.82	.....	.....	47 07	.....	.45
Lond. Assur. Corpora.	London	Eng.	39,193,038	.....	301,636 09	.77	.....	.....	103 72	.....	.85
N. British and Mercan.	Lond. & Edin.	G.B.	199,454,837	.....	1,747,253 17	.88	.....	.....	32 78	.....	.25
Queen	Liv. & Lond.	Eng.	167,593,986	.....	1,020,757 56	.95	.....	.....	87 60	.....	.77
Totals			1,046,796,483	.....	8,980,359 52	.86	.....	.....	129 93	.....	1.23

V. FOREIGN COMPANIES—HOME OFFICE.

Royal	Liverpool	Eng.	1,074,306,500	.....	3,864,257 56	.36	.....	.....	56 40	.....	.20
Western Assur. Co.	Toronto	Can.	26,688,102	.....	355,199 89	1.26	.....	.....	82 10	.....	1.03
Totals			1,100,994,602	.....	4,199,457 45	.38	.....	.....	58 45	.....	.22
Grand aggregate			5,950,136,562	.....	52,518,725 19	.88	.....	.....	79 70	73 68	.70

TABLE No. 7.

Comparative Statement, showing the result of the business of the year 1872, of each Fire and Fire-Marine Insurance Company reporting to this Department, on the basis of Losses incurred, Expenses paid and Cash Income, during the year.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Losses incurred 1872.	Expenses paid 1872.	Total.	Income, 1872.	Balance.	
						Profit.	Loss.
American.....	Chicago..... Ill.	\$127,423 06	\$244,221 49	\$471,614 65	\$453,786 96	.....	\$17,857 69
Farmers.....	Freeport..... Ill.	24,103 87	49,694 33	73,798 10	63,348 89	.....	8,249 21
German.....	Freeport..... Ill.	12,513 15	44,028 01	56,541 16	73,806 22	.....	.....
German Insurance and Savings Inst'n.....	Quincy..... Ill.	1,305 94	18,168 56	19,474 50	29,938 14	\$19,325 06	.....
Globe.....	Chicago..... Ill.	14,166 15	32,432 44	46,598 29	58,095 12	10,483 64	.....
Rockford.....	Rockford..... Ill.	41,636 54	86,729 94	128,366 48	162,443 14	34,076 66	.....
Traders'.....	Chicago..... Ill.	224,464 72	35,749 20	260,213 92	275,940 42	15,726 50	.....
Totals.....	.....	\$445,613 43	\$611,023 67	\$1,056,637 10	\$1,121,638 69	\$91,108 69	\$26,106 90

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire.....	New York..... N. Y.	\$88,281 00	\$54,380 87	\$142,661 87	\$134,248 68	.....	\$8,413 19
Ætna.....	Hartford..... Conn.	4,527,918 72	1,158,276 36	5,686,194 98	5,042,497 52	.....	643,697 46
Agricultural.....	Watertown..... N. Y.	300,202 83	155,203 44	455,406 27	552,548 37	\$97,142 10	.....
Alps.....	Érie..... Pa.	196,076 13	104,039 35	300,115 48	301,167 75	1,052 27	.....
Allemania.....	Cleveland..... Ohio.	227,131 20	127,628 30	354,759 50	311,998 92	.....	42,760 58
Allemania.....	Pittsburg..... Pa.	28,614 63	37,176 17	65,790 80	105,839 86	40,049 06	.....
Amazon.....	Cincinnati..... Ohio.	673,724 70	294,335 06	968,059 76	1,222,030 52	253,770 76	.....
American Fire.....	Philadelphia..... Pa.	427,993 95	152,342 41	580,336 36	381,839 19	.....	198,437 17
American Central.....	St. Louis..... Mo.	242,723 25	172,028 24	396,751 49	539,035 14	142,283 65	.....
Arctic.....	New York..... N. Y.	187,713 91	89,312 58	277,026 49	151,915 69	.....	123,110 80
Armenia.....	Pittsburg..... Pa.	6,256 62	21,259 76	27,516 38	61,424 71	33,908 33	.....
Atlantic.....	Brooklyn..... N. Y.	72,514 53	40,966 20	112,780 73	162,177 57	49,396 84	.....
Atlantic Fire and Marine.....	Providence..... R. I.	145,348 67	41,456 90	186,805 57	69,727 41	.....	117,078 16
Aurora Fire and Marine.....	Cincinnati..... Ohio.	17,711 00	28,260 37	45,971 37	62,996 57	17,025 20	.....
Bangor.....	Bangor..... Me.	62,459 56	13,858 26	76,317 82	84,515 40	8,197 58	.....
Black River.....	Watertown..... N. Y.	106,564 97	49,810 62	156,375 59	135,440 60	.....	20,934 99
Brewers' and Malsters.....	New York..... N. Y.	234,205 30	76,024 72	330,230 22	212,688 20	.....	117,542 02
Brewers' Fire.....	Milwaukee..... Wis.	123,504 63	93,410 74	216,915 37	294,634 49	77,719 12	.....

Table No. 7—Continued.

Name of Company.	Location.	Losses incurred 1872.	Expense paid 1872.	Total.	Income, 1872.	Balance.	
						Profit.	Loss.
Citizens'.....	New York.....	N. Y.	\$426, 455 23	\$888, 911 95	\$404, 854 55	.....	\$184, 057 40
Citizens'.....	Newark.....	N. J.	66, 910 00	110, 481 12	108, 012 94	.....	2, 468 18
Clay Fire and Marine.....	Newport.....	Kn.	43, 571 12	38, 580 26	55, 745 32	.....	.....
Commercial.....	St. Louis.....	Mo.	33, 039 71	104, 504 07	149, 389 46	.....	.....
Connecticut Fire.....	Hartford.....	Conn.	63, 634 36	85, 818 47	344, 871 87	.....	.....
Continental.....	New York.....	N. Y.	194, 200 00	250, 018 47	64, 853 40	.....	.....
			1, 352, 097 25	2, 048, 350 23	1, 637, 459 33	.....	390, 860 90
Detroit Fire and Marine.....	Detroit.....	Mich.	113, 428 10	160, 472 38	221, 251 52	.....	.....
Eastern.....	Bangor.....	Me.	456, 538 78	56, 337 84	364, 250 97	.....	148, 625 65
Exchange Fire.....	New York.....	N. Y.	157, 490 19	79, 007 90	236, 498 09	.....	9, 483 28
Fairfield County.....	South Norwalk.....	Conn.	215, 297 97	60, 210 33	185, 508 30	.....	21, 073 86
Faenil Hall.....	Boston.....	Mass.	182, 575 22	23, 048 14	64, 434 44	.....	161, 481 54
Fanner, Merch'ts and Manufacturers.....	Hanilton.....	Ohio.	182, 575 22	23, 048 14	64, 434 44	.....	.....
			50, 000 00	59, 597 89	136, 315 95	.....	26, 718 06
Farragut.....	New York City.....	N. Y.	42, 025 90	50, 538 46	119, 106 90	.....	.....
Firemen's Fund.....	New York.....	N. Y.	42, 174 01	33, 776 36	88, 405 43	.....	26, 542 54
Fireman's Fund.....	San Francisco.....	Cal.	383, 000 00	171, 238 19	526, 217 87	.....	12, 455 06
Firemen's.....	Dayton.....	Ohio.	35, 493 67	51, 749 66	109, 039 42	.....	28, 020 32
Fire Association of Philadelphia.....	Philadelphia.....	Pa.	81, 558 67	121, 157 43	231, 812 36	.....	21, 796 09
Franklin.....	Indianapolis.....	Ind.	10, 667 44	16, 217 18	29, 449 79	.....	29, 086 26
						.....	2, 565 17
Franklin Fire.....	Wheeling.....	W. Va.	66, 587 17	53, 861 56	204, 966 88	.....	84, 518 15
Germania Fire.....	Philadelphia.....	Pa.	1, 051, 721 60	628, 037 09	1, 751, 941 78	.....	72, 183 09
German.....	New York.....	N. Y.	764, 258 32	364, 626 07	321, 394 91	.....	207, 459 48
German-American.....	Erie.....	Pa.	125, 833 32	87, 227 30	280, 784 09	.....	.....
Gilard Fire and Marine.....	New York.....	N. Y.	233, 101 04	168, 072 26	401, 773 30	.....	67, 733 27
	Philadelphia.....	Pa.	152, 156 04	152, 207 26	393, 312 23	.....	88, 948 93
Glens Falls.....	Glens Falls.....	N. Y.	208, 811 75	90, 990 09	291, 253 09	.....	8, 548 75
Hanover.....	New York.....	N. Y.	620, 651 45	321, 898 06	851, 103 92	.....	91, 475 59
Harford Fire.....	Harford.....	Conn.	1, 655, 616 70	606, 253 86	2, 229, 870 92	.....	32, 635 64
Home.....	New York.....	N. Y.	2, 331, 445 9	1, 072, 034 09	3, 401, 694 44	.....	1, 785 04
Home.....	Columbus.....	Ohio.	538, 311 34	188, 844 55	594, 266 80	.....	182, 889 09
Hoffman Fire.....	New York.....	N. Y.	262, 032 29	95, 588 88	212, 513 51	.....	145, 127 66
Howard.....	New York.....	N. Y.	77, 246 51	77, 966 66	266, 254 53	.....	.....
Humboldt.....	Newark.....	N. J.	16, 191 25	21, 563 38	75, 980 60	.....	.....
Insurance Company of North America.....	Philadelphia.....	Pa.	3, 691, 796 87	760, 474 19	3, 163, 173 05	.....	1, 289, 098 01
Kansas Insurance.....	Leavenworth.....	Kan.	21, 282 43	27, 403 53	49, 150 86	.....	.....
Lamar.....	New York.....	N. Y.	128, 511 72	32, 648 20	115, 591 48	.....	45, 568 44
Lancaster.....	Lancaster.....	Pa.	81, 629 77	39, 730 31	119, 970 25	.....	1, 389 83

Manhattan Fire.....	New York.....	N. Y.	39, 266 96	88, 407 02	127, 673 98	362, 635 30	234, 961 32	
Manufacturers' Fire and Marine.....	Boston.....	Mass.	New Company					
Mechanics' and Traders'.....	New York.....	N. Y.	205, 568 00	103, 208 13	308, 776 13	255, 292 98	23, 513 15	
Mercantile Mutual.....	New York.....	N. Y.	1, 283, 251 16	304, 877 90	1, 588, 129 06	1, 388, 300 05	249, 829 01	
Mercantile.....	Cleveland.....	Ohio.	70, 200 78	40, 282 55	117, 898 57	168, 659 67	9, 238 90	
Mercantile Mutual.....	Newark.....	N. J.		90, 157 76	160, 358 54	241, 352 42	80, 993 88	
Meriden Fire.....	Meriden.....	Conn.	41, 908 25	24, 694 77	66, 603 02	85, 159 19	18, 556 17	
Michigan State.....	Adrian.....	Mich.	97, 366 84	39, 823 48	67, 190 32	91, 830 53	24, 640 21	
Mississippi Valley.....	Memphis.....	Tenn.	39, 329 65	32, 502 29	71, 841 94	118, 848 67	47, 006 73	
Narragansett.....	Providence.....	R. I.	578, 438 56	79, 606 08	658, 104 34	427, 056 09	231, 078 25	
National.....	Hartford.....	Conn.	244, 093 97	123, 781 30	363, 875 27	306, 894 74	2, 960 53	
National.....	Hannibal.....	Mo.	35, 677 70	33, 469 92	69, 147 62	93, 547 38	24, 339 76	
National Fire and Marine.....	Philadelphia.....	Pa.	48, 869 39	62, 473 12	111, 342 51	203, 838 25	92, 495 74	
National Fire.....	New York.....	N. Y.	195, 281 38	75, 636 71	270, 918 09	179, 406 75	91, 451 34	
New Orleans Mutual Ins. Association.....	New Orleans.....	La.	230, 651 49	556, 509 90	787, 161 39	1, 138, 967 63	351, 806 24	
New York and Yonkers.....	New York.....	N. Y.	103, 968 21	28, 747 84	132, 716 05	57, 326 54	75, 389 51	
Niagara Fire.....	New York.....	N. Y.	731, 169 00	249, 875 89	981, 044 89	807, 143 67	173, 901 22	
North Missouri.....	Macon.....	Mo.	350, 038 98	267, 598 06	617, 637 04	836, 472 33	208, 835 29	
North Western National.....	Milwaukee.....	Wis.	85, 929 56	62, 427 01	148, 356 57	276, 539 46	108, 182 89	
Old Dominion.....	Richmond.....	Va.	24, 600 00	35, 888 66	60, 578 66	78, 147 74	17, 569 08	
Orient.....	Hartford.....	Conn.	248, 532 00	114, 274 87	362, 806 87	346, 005 20	16, 801 67	
Pennsylvania Fire.....	Philadelphia.....	Pa.	339, 090 00	221, 380 09	700, 470 09	670, 437 81	90, 032 28	
Penn Fire.....	Philadelphia.....	Pa.	24, 359 94	26, 242 37	50, 602 31	40, 874 03	9, 728 28	
People's Fire.....	Newark.....	N. J.	43, 486 91	59, 957 38	103, 471 29	148, 410 38	44, 936 09	
Phoenix.....	Brooklyn.....	N. Y.	1, 215, 294 44	545, 995 42	1, 761, 289 86	1, 616, 947 72	144, 342 14	
Phenix.....	Hartford.....	Conn.	1, 233, 434 41	456, 375 37	1, 689, 809 78	1, 614, 716 55	75, 093 23	
Providence Washington.....	Providence.....	R. I.	90, 188 16	18, 129 34	108, 317 50	67, 780 77	40, 536 73	
Republic Fire.....	New York.....	N. Y.	452, 564 47	164, 343 44	616, 907 91	484, 459 77	132, 448 14	
Roger Williams.....	Providence.....	R. I.	2, 817 53	475 17	3, 292 75	1, 790 49	1, 502 26	
Springfield Fire and Marine.....	Springfield.....	Mass.	616, 108 42	216, 425 76	832, 534 18	693, 965 13	138, 569 05	
Star Fire.....	New York.....	N. Y.	267, 306 57	101, 198 33	368, 504 90	263, 872 21	99, 632 69	
State.....	Hannibal.....	Mo.	139, 169 20	98, 849 73	238, 018 93	256, 826 84	18, 807 91	
Standard Fire.....	New York.....	N. Y.	141, 199 25	93, 787 37	234, 986 58	158, 497 41	319, 489 17	
St. Nicholas.....	New York.....	N. Y.	139, 616 35	70, 666 99	210, 483 34	178, 476 59	31, 986 75	
St. Joseph Fire and Marine.....	St. Joseph.....	Mo.	55, 728 11	41, 563 21	97, 289 32	144, 665 67	47, 376 35	
St. Paul Fire and Marine.....	St. Paul.....	Minn.	184, 052 64	126, 910 47	310, 963 11	434, 152 80	123, 189 69	
Sum.....	Cleveland.....	Ohio	165, 000 00	63, 209 63	228, 209 63	175, 523 85	52, 685 78	
Tradesmen's Fire.....	New York.....	N. Y.	384, 215 82	85, 393 82	469, 609 64	266, 487 48	203, 122 16	
Union.....	Bangor.....	Me.	333, 480 60	99, 865 77	433, 346 37	442, 940 38	10, 405 99	
Westchester Fire.....	New Rochelle.....	N. Y.	427, 600 00	185, 711 95	613, 311 95	611, 024 25	2, 287 70	
Williamsburg City Fire.....	Brooklyn.....	N. Y.	353, 863 24	144, 464 59	498, 327 83	420, 213 48	78, 114 35	
Totals.....			\$35, 359, 621 05	\$14, 566, 488 34	\$49, 936, 109 39	\$46, 514, 821 90	\$3, 118, 925 82	\$3, 411, 287 49

Table No. 7—Continued.

III. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Location.	Losses incurred 1872.	Expense 1872.	Total.	Income 1872.	Balance.	
						Profit.	Loss.
Farmers' Mutual Fire.....	York.....	\$162,088 46	\$59,533 98	\$221,622 44	\$214,661 09	.....	\$6,961 35
Litching.....	Muncy.....	\$46,779 99	189,822 12	736,602 11	1,036,897 75	.....	.....
Milwaukee Mechanics' Mutual.....	Milwaukee.....	74,330 43	62,653 95	136,984 38	38,331 54	.....	.....
Milwaukee Mutual Marine and Fire.....	Milwaukee.....	21,387 88	10,434 13	31,822 01	62,006 46	.....	.....
Orient Mutual.....	New York.....	1,068,215 45	287,730 23	1,355,945 68	1,190,086 61	.....	165,879 07
Pacific Mutual.....	New York.....	369,319 85	240,598 71	609,918 56	672,476 43	.....	.....
Totals.....		\$2,242,122 06	\$850,773 12	\$3,092,895 18	\$3,351,424 26	\$431,369 50	\$172,840 42

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Commercial Union Assurance.....	London.....	\$503,059 61	\$143,270 91	\$646,330 52	\$444,885 91	.....	\$201,444 61
Hamburg-Bremer Fire.....	Hamburg.....	110,881 57	55,757 57	166,639 14	202,774 90	.....	.....
Imperial Fire.....	London.....	1,667,228 14	486,527 41	2,153,755 55	1,424,074 78	.....	728,680 77
Lancashire.....	Manchester.....	220,967 03	65,869 35	285,836 38	340,519 70	.....	.....
Liverpool and London and Globe.....	Liverpool.....	3,967,000 00	841,948 47	4,808,948 47	3,089,537 74	.....	1,119,410 73
London Assurance Corporation.....	London.....	136,793 70	78,892 70	215,686 40	208,185 17	.....	.....
North British and Mercantile.....	London and Edlb'g.....	1,685,490 25	491,619 58	2,177,109 83	1,819,955 21	.....	357,154 62
Queen.....	Liverpool and London.....	1,367,622 00	251,147 88	1,618,769 88	1,036,992 71	.....	581,777 17
Totals.....		\$9,668,042 30	\$2,415,033 87	\$12,083,076 17	\$9,266,936 12	\$173,317 85	\$2,989,467 90
							\$2,816,150 05

V. FOREIGN COMPANIES—HOME OFFICES.

Royal.....	Liverpool.....	\$2,179,489 06	\$1,191,185 21	\$3,370,674 27	\$4,036,671 86	.....	.....
Western Assurance Co.....	Toronto.....	4,422 89	109,785 91	114,211 80	513,049 77	.....	.....
Totals.....		\$2,183,914 95	\$1,300,971 12	\$3,484,886 07	\$4,549,721 63	\$1,064,885 56	\$9,718,028 53
						\$4,879,557 42	.....
Grand Aggregate.....		\$49,899,313 79	\$19,744,290 12	\$69,643,603 91	\$64,804,532 80	.....	\$4,839,071 11

TABLE No. 8.

Showing the amount of Income (except assessments on capital) and Expenditures, and the per cent. of said income paid for Expenses (in part or full), for Losses (in part or full), and to Surplus, if any. This Table also shows the per cent. of Losses paid from Income after paying all other expenses, and the per cent. of Losses paid from other sources.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Income (excluding assessments on capital.	Per cent. of income of 1872 paid or applied to			Per cent. of loss paid from			Expenditures.		
			Expenses.	Losses.		Income of 1872.	Other sources.		Losses paid.	Expenses.	Total expenditures.
				In part.	In full.						
American Farmers' Freeport.....	Ill.	\$153,726 96	75.86	24.14	.....	94.02	5.98	.....	\$116,530 53	\$344,221 59	\$460,752 12
German Freeport.....	Ill.	65,548 89	65.49	34.51	.....	84.25	15.75	.....	26,176 56	49,694 23	75,870 79
German Quincy.....	Ill.	75,866 22	58.04	.....	11.17	30.79	.....	.....	8,473 45	44,028 01	52,501 46
German Ins. and Sav. Inst.....	Ill.	29,958 14	60.65	.....	4.36	34.99	.....	.....	1,305 94	18,168 56	19,474 50
Globe.....	Ill.	58,095 12	55.83	44.17	.....	40.12	59.88	.....	63,958 94	32,432 14	96,391 08
Rockford.....	Ill.	162,443 14	53.39	.....	22.48	24.13	.....	.....	36,530 46	86,729 94	123,260 40
Traders' Chicago.....	Ill.	275,940 42	12.96	.....	55.46	100.00	.....	.....	133,048 41	35,749 20	188,797 61
Totals.....		\$1,121,638 89	54.46	.....	36.20	100.00	.....	.....	\$406,014 29	\$611,023 67	\$1,017,037 96

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire.....	N. Y.	\$134,248 68	40.51	59.49	.....	77.03	.....	.....	\$100,281 00	\$54,380 87	\$154,661 87
Atina Hartford.....	Conn.	52,497 52	22.97	77.03	.....	59.49	.....	.....	4,567,013 89	1,158,276 26	5,725,290 15
Agricultural Watertown.....	N. Y.	552,548 37	28.09	.....	53.19	16.72	.....	.....	155,203 44	449,107 42	604,210 86
Alps Erie.....	Pa.	301,167 75	34.53	.....	45.16	20.31	.....	.....	135,956 70	104,039 35	239,996 05
Alenania Cleveland.....	Ohio.	315,998 92	40.91	59.09	.....	95.61	.....	.....	198,082 20	127,628 30	325,710 50
Allemania Pittsburg.....	Pa.	103,839 86	35.12	.....	27.04	37.84	.....	.....	198,614 63	37,156 17	235,770 80
Amazon Cincinnati.....	Ohio.	1,222,630 52	24.10	.....	44.52	31.38	.....	.....	544,080 64	294,535 06	838,615 70
American Fire Philadelphia.....	Pa.	381,889 19	39.89	60.11	.....	78.59	.....	.....	292,100 40	152,342 41	444,442 81
American Central St. Louis.....	Mo.	539,635 14	31.91	.....	45.51	22.58	.....	.....	245,237 54	172,028 24	417,265 78
Arctic Fire New York.....	N. Y.	151,915 69	58.79	41.21	.....	58.61	.....	.....	106,811 02	89,312 58	196,123 60
Armona Pittsburg.....	Pa.	61,424 71	34.61	.....	3.98	61.41	.....	.....	2,445 57	21,259 76	23,705 33
Atlantic Brooklyn.....	N. Y.	162,177 57	24.83	.....	23.85	51.32	.....	.....	38,687 45	40,266 20	78,953 65
Atlantic Fire and Marine Providence.....	R. I.	69,727 41	59.46	40.54	.....	15.88	84.12	.....	177,991 04	41,456 90	219,447 94
Aurora Fire and Marine Cincinnati.....	Ohio.	62,966 57	44.86	.....	28.67	26.47	.....	.....	18,000 70	28,260 37	46,261 07
Bangor Bangor.....	Me.	84,515 40	16.39	.....	13.79	69.82	.....	.....	11,653 60	13,858 96	25,511 86

Table No. 8—Continued.

Name of Company.	Location.	Income (excluding assessments on capital.)	Per cent. of income of 1872 paid or applied to			Per cent of loss paid from		Expenditures.		
			Expen- ses.	Losses.		Income of 1872.	Other sources.	Losses paid.	Expenses.	Total expenditures.
				In part.	In full.					
Black River.....	Watertown.....	N. Y.	36 77	.....	26 65	100 00	.....	\$36,097 97	\$49,810 62	\$85,908 59
Brewers and Maltsters.....	New York.....	N. Y.	35 75	64 25	.....	68 76	31 24	198,759 21	76,024 72	274,783 93
Brewers' Fire.....	Milwaukee.....	N. Y.	31 70	.....	43 97	100 00	.....	129,556 70	93,410 74	222,967 44
Citizens'.....	New York.....	N. Y.	40 13	59 87	.....	78 91	21 09	307,201 48	162,456 72	469,658 20
Citizens'.....	Newark.....	N. J.	40 34	.....	35 15	100 00	.....	37,961 94	43,571 12	81,533 06
Clay Fire and Marine.....	Newport.....	Ky.	59 30	.....	9 80	100 00	.....	5,461 59	33,058 07	38,520 26
Commercial.....	St. Louis.....	Mo.	25 86	.....	55 38	100 00	.....	82,736 37	38,629 71	121,366 08
Connecticut Fire.....	Hartford.....	Conn.	24 88	.....	42 19	100 00	.....	145,499 93	85,818 47	231,318 40
Continental.....	New York.....	N. Y.	42 01	57 99	.....	55 00	44 91	1,747,387 05	696,252 98	2,443,640 03
Detroit Fire and Marine.....	Detroit.....	Mich.	21 26	78 74	.....	95 38	4 62	182,631 45	47,044 28	229,675 73
Eastern.....	Bangor.....	Me.	15 47	84 53	.....	95 49	4 51	322,473 92	56,337 84	378,811 76
Exchange Fire.....	New York.....	N. Y.	34 80	.....	60 00	100 00	.....	136,209 23	79,007 90	215,217 13
Fairfield County Fire.....	S. Norwalk.....	Conn.	36 62	.....	47 45	100 00	.....	78,027 31	60,210 33	138,237 64
Faneuil Hall.....	Boston.....	Mass.	52 21	47 79	.....	13 33	86 67	158,172 47	23,048 14	181,220 61
Farmers', Mer. and Manuf.....	Hamilton.....	Ohio.	43 72	.....	31 56	100 00	.....	43,015 98	59,597 89	102,614 87
Farragut Fire.....	New York.....	N. Y.	42 43	.....	19 78	100 00	.....	93,558 79	50,538 46	74,097 25
Firemen's Fund.....	New York.....	N. Y.	38 21	.....	41 21	100 00	.....	36,434 91	33,776 36	70,211 27
Fireman's Fund.....	San Francisco.....	Cal.	32 54	67 46	.....	71 11	28 89	499,191 70	171,238 19	670,429 89
Firemen's.....	Dayton.....	Ohio.	47 46	.....	23 81	100 00	.....	23,958 16	31,749 06	77,707 82
Fire Association of Phila.....	Philadelphia.....	Pa.	52 27	.....	35 18	100 00	.....	81,558 69	121,157 43	202,716 12
Franklin.....	Indianapolis.....	Ind.	55 07	.....	36 27	100 00	.....	10,682 44	16,217 18	26,899 62
Franklin.....	Wheeling.....	W. Va.	26 28	.....	35 23	100 00	.....	72,204 77	53,861 56	126,066 33
Franklin Fire.....	Philadelphia.....	Pa.	35 85	.....	60 03	100 00	.....	1,051,721 60	628,037 09	1,679,758 69
Germania Fire.....	New York.....	N. Y.	39 57	.....	59 33	100 00	.....	576,699 76	364,626 07	941,325 83
German Fire.....	Erie.....	Pa.	31 07	.....	27 33	100 00	.....	76,743 80	87,227 30	163,971 10
German-American.....	New York.....	N. Y.	28 75	.....	29 45	100 00	.....	173,764 17	168,672 26	342,436 43
Girard Fire and Marine.....	Philadelphia.....	Pa.	38 70	.....	39 18	100 00	.....	152,207 26	152,207 26	306,313 54
Glens Falls.....	Glens Falls.....	N. Y.	31 24	.....	66 72	100 00	.....	194,323 34	90,990 09	285,313 43
Hanover Fire.....	New York.....	N. Y.	37 82	.....	60 83	100 00	.....	517,740 81	321,898 06	839,638 87
Hartford Fire.....	Hartford.....	Conn.	27 19	72 81	.....	92 60	27 34	2,233,531 94	606,253 86	2,839,805 80
Home.....	New York.....	N. Y.	31 51	68 49	.....	70 26	9 80	2,582,731 88	1,072,034 09	3,654,765 97
Home.....	Columbus.....	Ohio.	34 78	68 22	.....	69 67	30 33	581,906 09	188,844 55	770,750 64
Hoffman Fire.....	New York.....	N. Y.	44 98	55 02	.....	65 94	34 06	177,181 44	95,588 58	272,770 32
Howard.....	New York.....	N. Y.	29 28	70 72	.....	71 36	28 64	293,856 59	77,906 66	371,823 25
Humboldt.....	Newark.....	N. J.	28 38	22 22	.....	100 00	.....	16,880 13	21,563 38	38,443 51

Ins. Co. of N. America.....	Philadelphia.....Pa.	3,163,173 05	24 04	75 96	.....	.....	80 94	19 06	2,968,628 96	760,474 19	3,729,103 15
Kansas Insurance Co.....	Leavenworth.....Kan.	49,150 48	55 75	.....	40 96	3 29	100 30	.....	20,131 88	27,403 88	27,403 88
Lamar.....	New York.....N. Y.	115,591 48	28 84	71 76	.....	.....	95 16	4 84	87,161 72	32,648 20	119,809 92
Lancaster.....	Lancaster.....Pa.	119,970 25	33 12	66 88	.....	.....	59 37	40 63	133,144 68	39,730 31	174,874 98
Manhattan Fire.....	New York.....N. Y.	362,635 98	24 38	.....	26 00	49 62	100 00	.....	94,266 96	88,407 02	182,673 98
Mechanics and Traders.....	New York.....N. Y.	285,262 95	36 18	.....	62 59	1 23	100 00	.....	178,557 99	103,208 13	281,766 12
Mercantile Mutual.....	New York.....N. Y.	1,332,300 05	22 78	77 72	.....	.....	92 79	7 21	1,113,669 16	304,877 90	1,418,547 06
Mercantile.....	Cleveland.....Ohio.	168,659 67	23 88	.....	61 70	14 42	100 00	.....	104,061 22	40,382 55	144,343 77
Merchants' Mutual.....	Newark.....N. J.	241,352 42	37 36	.....	27 13	35 51	100 00	.....	65,478 13	90,157 76	155,635 89
Meriden Fire.....	Meriden.....Conn.	85,159 19	29 00	.....	23 69	47 31	100 00	.....	29,176 64	24,094 77	44,871 41
Michigan State.....	Adrian.....Mich.	91,390 53	43 37	.....	28 49	28 14	100 00	.....	39,823 48	39,823 48	65,965 32
Mississippi Valley.....	Memphis.....Tenn.	118,648 67	27 35	.....	31 51	41 14	100 00	.....	26,161 84	32,502 29	68,655 10
Narragansett F. and M.....	Providence.....R. I.	427,026 09	18 66	81 34	.....	.....	65 73	34 27	37,452 81	32,502 29	69,955 10
National.....	Hartford.....Conn.	368,804 74	34 28	.....	47 56	18 16	100 00	.....	174,509 34	125,781 30	300,290 64
National.....	Hannibal.....Mo.	93,547 38	35 78	.....	54 29	9 93	100 00	.....	50,783 04	33,469 92	84,252 96
National Fire and Marine.....	Philadelphia.....Pa.	203,838 25	30 65	.....	13 08	56 27	100 00	.....	26,659 06	62,473 12	89,132 18
National Fire.....	New York.....N. Y.	179,466 75	42 14	57 86	.....	.....	98 25	1 75	75,636 71	75,636 71	131,311 56
New Orleans Mu. Ins. As.....	New Orleans.....La.	1,138,667 63	48 86	.....	15 16	35 98	100 00	.....	102,674 85	556,509 90	729,161 39
New York and Yonkers.....	New York.....N. Y.	57,326 54	50 15	49 85	.....	.....	82 88	17 12	34,484 48	28,747 84	63,232 32
Niagara Fire.....	New York.....N. Y.	807,143 67	30 96	.....	68 13	91	100 00	.....	549,688 99	249,875 89	799,744 88
North Missouri.....	Macon.....Mo.	826,472 33	32 38	.....	36 37	31 25	100 00	.....	300,614 13	267,598 06	568,212 19
North Western National.....	Milwaukee.....Wis.	256,539 46	24 33	.....	54 32	21 35	100 00	.....	139,356 93	62,427 01	201,783 94
Old Dominion.....	Richmond.....Va.	78,147 74	45 92	.....	30 83	23 25	100 00	.....	24,090 61	35,888 66	59,979 27
Orient.....	Hartford.....Conn.	346,005 20	33 03	.....	56 81	10 16	100 00	.....	196,573 68	114,274 87	310,848 55
Pennsylvania Fire.....	Philadelphia.....Pa.	670,437 81	33 02	66 98	.....	.....	83 30	16 70	539,090 81	221,350 09	760,470 90
Penn Fire.....	Philadelphia.....Pa.	40,874 03	64 20	.....	1 50	34 30	100 00	.....	38,809 94	26,232 37	27,052 31
People's Fire.....	Newark.....N. J.	148,410 38	40 42	.....	63 30	33 65	100 00	.....	38,486 91	39,957 38	98,474 29
Phoenix.....	Brooklyn.....N. Y.	1,616,947 72	33 77	.....	63 30	2 93	100 00	.....	1,023,533 84	545,995 42	1,569,529 26
Phoenix.....	Hartford.....Conn.	1,614,716 55	28 26	71 74	.....	.....	82 28	17 72	1,407,848 05	456,375 37	1,864,223 42
Providence-Washington.....	Providence.....R. I.	67,780 77	26 75	73 25	.....	.....	62 89	37 11	78,947 24	18,129 34	97,076 58
Republic Fire.....	New York.....N. Y.	484,459 77	33 92	.....	51 43	14 65	100 00	.....	249,145 71	164,343 44	413,489 15
Roger Williams.....	Providence.....R. I.	1,790 49	26 55	.....	61 05	12 40	100 00	.....	1,092 78	475 17	1,567 95
Springfield Fire and Marine.....	Springfield.....Mass.	693,965 13	31 19	68 81	.....	.....	79 53	20 47	600,489 31	216,425 76	816,915 07
Star Fire.....	New York.....N. Y.	268,872 21	37 64	62 36	.....	.....	71 63	28 37	234,078 80	101,198 33	335,277 13
State.....	Hannibal.....Mo.	256,826 84	38 40	.....	49 92	11 59	100 00	.....	128,199 67	98,849 73	327,049 40
Standard Fire.....	New York.....N. Y.	185,497 41	50 36	49 44	.....	.....	37 52	62 48	244,444 61	93,787 33	338,231 94
St. Nicholas.....	New York.....N. Y.	178,496 59	40 36	.....	38 57	1 17	100 00	.....	104,336 80	70,866 99	175,206 79
St. Joseph Fire and Marine.....	St. Joseph.....Mo.	144,665 67	28 73	.....	38 52	32 75	100 00	.....	55,726 11	41,563 21	97,289 32
St. Paul Fire and Marine.....	St. Paul.....Minn.	434,152 80	29 23	.....	43 06	27 71	100 00	.....	186,943 50	126,910 47	313,853 97
Sun.....	Cleveland.....Ohio.	175,323 85	36 01	.....	60 81	3 18	100 00	.....	106,733 23	63,209 63	169,942 86
Tradesmen's Fire.....	New York.....N. Y.	266,487 48	32 04	67 96	.....	.....	57 36	42 64	135,698 96	85,393 82	401,092 78
Union.....	Bangor.....Me.	682,490 38	22 55	77 45	.....	.....	97 06	2 94	353,480 65	99,865 77	453,346 42
Westchester Fire.....	New Rochelle.....N. Y.	111,024 25	30 39	.....	59 61	10 00	100 00	.....	364,227 09	185,711 95	549,939 04
Williamsburg City Fire.....	Brooklyn.....N. Y.	420,213 48	34 38	.....	59 12	6 50	100 00	.....	248,428 84	144,464 59	392,893 43
Total.....	Total.....	\$46,514,821 90	31 32	68 68	.....	.....	96 44	3 56	\$33,129,361 94	\$14,566,488 34	\$47,695,850 28

Table No. 8—Continued.

III. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Location.	Income as- sessments on capital.	Per cent. of Income of 1872 paid or applied to			Per cent. of loss paid from		Expenditures.		
			Expen- ses.	Losses.		Income of 1872.	Other sources.	Losses paid.	Expenses.	Total expenditures.
				In part.	In full.					
Farmers' Mutual	York.....	\$214,661 09	27.73	.....	67.23	.....	.....	\$144,325 06	\$59,533 98	\$203,859 04
Lycoming.....	Muncy.....Pa.	1,036,297 75	18 31	.....	79 48	.....	.....	824,337 05	189,822 12	1,013,939 17
Milwaukee-Mech. Mutual	Milwaukee.....Wis.	175,315 92	35 37	.....	42 40	.....	.....	74,330 43	62,633 95	136,964 38
Millville Mutual M. and F.	Millville.....N. J.	62,006 46	16 83	.....	34 49	.....	.....	21,357 88	10,434 13	31,822 01
Orient Mutual.....	New York.....N. Y.	1,190,066 61	24 18	.....	75.01	.....	.....	892,674 15	287,730 23	1,180,404 38
Pacific Mutual.....	New York.....N. Y.	672,476 43	35.78	64 22	.....	.....	1.75	440,573 71	240,598 71	681,172 42
Totals.....		\$3,351,424 26	25.39	.....	71.53	.....	.....	\$2,397,428 28	\$850,773 12	\$3,248,201 40

IV. FOREIGN COMPANIES—BRANCH OFFICE.

Commercial U. Assurance.	London.....Eng.	\$444,885 91	32.20	67 80	.....	66 85	33.15	\$451,150 39	\$143,270 91	\$594,421 30
Hamburg-Bremer Fire.....	Hamburg.....Germany.	202,774 90	27 50	.....	60 51	.....	.....	122,698 57	55,757 57	178,456 14
Imperial Fire.....	London.....Eng.	1,424,074 78	34 16	65 84	.....	73 96	26.04	1,267,658 55	486,527 41	1,754,185 96
Lancashire.....	Manchester.....Eng.	340,519 70	19 34	.....	47 07	.....	.....	160,268 94	65,869 35	226,138 29
Liverpool, London & Globe	Liverpool.....Eng.	3,689,537 74	22 82	77 18	.....	78 41	21.59	3,631,538 84	841,948 47	4,473,487 31
London Ass. Corporation.....	London.....Eng.	308,485 17	25 60	.....	32 08	.....	.....	98,870 84	78,892 70	177,763 54
N. British and Mercantile..	London & Edin'g G. B.	1,819,955 21	27 01	72 99	.....	86 79	13 21	1,530,548 30	491,619 58	2,022,167 88
Queen.....	Liverp & Lond n..Eng.	1,036,992 71	24 22	75 78	.....	59 25	40.75	1,326,294 28	251,174 88	1,577,469 16
Totals.....		\$9,266,926 12	26.06	73.94	.....	79.77	20 23	\$8,589,028 71	\$2,415,033 87	\$11,004,062 58

V. FOREIGN COMPANIES—HOME OFFICE.

Royal.....	Liverpool.....Eng.	\$4,036,671 86	29 50	.....	53 99	16 51	.....	\$2,179,489 06	\$1,191,185 21	\$3,370,674 27
Western Assurance Co.....	Toronto.....Canada.	513,949 77	21 40	78 60	.....	88 36	11 64	456,380 59	109,785 91	566,166 50
Totals.....		\$4,549,721 63	28 59	.....	57.93	13 48	.....	\$2,635,869 65	\$1,300,971 12	\$3,936,840 77
Grand aggregate.....		\$64,804,532 80	30 47	69 53	.....	.....	4 45	\$47,157,702 87	\$19,744,290 12	\$66,901,992 99

TABLE No 9.

Comparative Statement of Aggregate Risks Written, Premiums Received, Premium Rate and Ratio of Losses to Risks Written and Premiums Received; also, Total Receipts and Expenditures, and Total Risks in Force, of Companies doing business in Illinois, for the years 1869 to 1872, inclusive.

I. COMPANIES OF THIS STATE.

Year.	No. of companies.	Risks written.	Cash premium receipts.	Prem. rate.	Losses paid.	Ratio losses to		Total income.	Total expenditures.	Ratio of expenditures to income.	Total risks in force Dec. 31.
						Risks written	Prem. rec'pts.				
1869.....	28	\$236,144,010	\$2,801,787 95	1.19	\$1,392,299 72	.59	49.69	\$3,281,511 04	\$2,729,062 30	83.16	\$194,652,809
1870.....	28	285,875,221	3,091,414 47	1.08	2,130,332 22	.75	68.91	3,699,295 47	3,732,286 67	103.13	230,971,727
1871.....	6	51,308,995	432,816 05	.84	106,073 47	.21	24.53	476,450 91	463,653 81	97.31	88,205,240
1872.....	7	94,986,845	1,042,558 01	1.10	406,014 29	.42	38.94	1,131,638 89	1,017,037 96	91.57	145,952,567
		\$668,315,071	\$7,368,576 48	1.13	\$4,034,719 70	.60	54.76	\$8,488,896 31	\$7,932,034 74	93.44	\$659,872,343

II. COMPANIES NOT OF THIS STATE.

1869.....	92	\$4,132,775,852	\$38,524,186 58	.93	\$21,408,943 28	.52	55.57	\$44,246,102 32	\$38,314,893 07	86.59	\$2,970,853,658
1870.....	84	3,999,931,263	37,033,915 65	.93	23,085,460 57	.58	62.34	42,552,157 57	39,023,528 26	91.71	3,144,191,514
1871.....	88	5,096,102,685	45,283,392 87	.89	43,064,580 27	.85	95.10	57,037,540 34	59,771,604 25	104.79	4,160,511,324
1872.....	111	6,597,978,837	58,670,095 86	.89	46,751,688 58	.71	79.69	63,682,893 91	65,884,955 03	103.46	5,148,334,622
		\$19,816,838,637	\$179,511,590 96	.91	\$134,310,672 70	.68	74.82	\$207,518,694 14	\$202,994,980 61	97.82	\$15,423,891,118

III. AGGREGATE.

1869.....	120	\$4,358,919,862	\$41,325,974 53	.97	\$22,801,243 00	.52	55.17	\$47,527,613 36	\$41,043,955 37	86.36	\$3,165,506,467
1870.....	112	4,285,856,484	40,125,330 12	.94	25,215,792 79	.59	62.84	46,161,453 04	42,745,808 93	92.60	3,375,163,241
1871.....	94	5,147,411,680	45,716,208 92	.89	43,170,653 74	.84	94.43	57,513,991 25	60,235,258 06	104.73	4,248,806,564
1872.....	118	6,692,965,682	59,712,653 87	.89	47,157,702 87	.70	78.97	64,894,532 80	66,991,992 99	103.24	5,294,287,189
		\$20,485,153,708	\$186,880,167 44	.91	\$138,345,392 40	.68	74.03	\$216,007,590 45	\$210,927,015 35	97.65	\$16,083,763,461

TABLE No. 10.
Statement of aggregates of Assets, Liabilities, etc., of Companies, as classified in this Report.

I. ASSETS.

	7 Illinois joint stock fire and marine companies.	95 Joint stock fire and marine companies of other States.	6 Mutual fire and marine companies of other States.	8 United States branch offices of foreign fire com- panies.	2 Foreign comp'ns. Home office reports.	118 Companies. —Grand aggregate assets.
Real estate owned by companies.....	\$18,200 00	\$3,873,853 63	46,546 25	447,916 78	\$1,020,377 58	\$5,406,589 24
Cash in office and in bank.....	136,265 68	6,335,844 14	575,383 23	1,390,407 77	756,103 28	9,246,006 10
Bonds and stocks owned by companies.....	708,272 61	23,811,639 52	1,483,652 43	5,379,457 50	5,367,602 27	36,750,624 33
Loans on bonds and mortgages.....	973,493 65	19,324,023 25	41,970 76	1,265,400 00	4,433,597 07	22,053,419 73
Loans on collaterals.....	83,200 00	4,124,341 09	291,111 84	100,000 00	4,411,960 90	9,021,123 83
Interest and rents due and accrued.....	41,604 24	7,700,784 01	19,225 65	37,145 98	3,145 98	804,423 92
Premiums in due course of collection.....	129,990 48	6,090,580 81	277,830 76	\$22,618 83	173,288 98	7,424,219 86
All other admitted assets.....	263,624 68	4,415,840 31	1,317,658 11	188,370 50	446,995 60	6,632,449 20
Total assets.....	\$2,359,551 34	\$68,670,446 76	\$4,053,309 03	\$9,631,775 42	\$12,654,983 66	\$97,370,066 21

II. LIABILITIES.

Losses adjusted, due and not due.....	\$50,908 57	\$2,227,694 25	\$101,021 31	\$252,938 36	.....	\$2,632,562 49
" " unadjusted.....	39,130 64	6,725,571 03	295,882 56	1,568,140 32	\$207,627 56	8,836,333 01
" " resisted.....	16,357 97	406,483 55	49,380 00	95,898 83	45,053 58	613,178 93
Total.....	\$106,397 18	\$9,359,749 73	\$446,283 87	\$1,916,977 51	\$252,686 14	\$12,082,094 43
For dividends, scrip, interest and borrowed money	48,948 00	1,124,763 90	89,095 65	.....	6,837 79	1,269,645 34
Amount required to reimburse outstanding risks.	352,213 86	16,335,482 56	1,018,680 50	3,279,782 94	1,583,107 70	22,599,267 56
All other claims, other than paid up capital.....	60,402 97	3,889,563 63	385,989 27	448,700 45	6,770,904 62	11,555,560 94
Amount of paid up capital of joint stock compa- nies or "surplus reserve fund" of mutual co's.	1,527,900 00	32,945,703 91	1,737,215 00	.....	1,645,925 96	37,856,744 87
Total liabilities.....	\$2,095,862 01	\$63,685,263 73	\$3,677,364 29	\$5,615,460 90	\$10,259,462 21	\$85,363,313 14
Net surplus.....	263,689 33	4,985,183 03	376,044 74	3,966,314 52	2,395,521 45	12,006,753 07
Total liabilities and surplus.....	\$2,359,551 34	\$68,670,446 76	\$4,053,309 03	\$9,631,775 42	\$12,654,983 66	\$97,370,066 21

III. INCOME.

Cash premiums—fire.....	\$942,707 11	\$37,535,847 72	\$860,353 39	\$8,880,359 52	\$4,199,457 45	\$52,518,725 19
" " —marine and inland.....	99,850 90	5,241,471 19	1,698,488 74	.....	134,117 85	7,193,928 68
Total.....	\$1,042,558 01	\$42,777,318 91	\$2,558,842 13	\$8,980,359 52	\$4,333,575 30	\$59,712,653 87

Received from interest and rent.....	61, 923 78	3, 342, 740 93	58, 262 66	256, 566 00	188, 252 83	\$3 937, 046 80
" " " all other sources.....	17, 857 10	394, 762 06	734, 319 47	.....	7, 893 30	1, 154, 832 13
Total cash income.....	\$1, 121, 638 89	\$46, 514, 821 90	\$3, 351, 424 26	\$9, 266, 926 12	\$4, 549, 721 03	\$64, 804, 532 80
Expenditures over income.....	.....	1, 181, 038 38	.....	1, 737, 136 46	.....	2, 097, 460 19
IV. EXPENDITURES.						
Losses paid—fire.....	\$369, 515 94	\$29, 398, 580 64	\$1, 045, 405 65	\$8, 589, 028 71	\$2, 454, 683 97	\$41, 857, 214 91
" " " —marine and inland.....	36, 498 35	3, 730, 781 30	1, 352, 022 63	.....	181, 185 68	5, 360, 487 96
Total.....	\$406, 014 29	\$33, 129, 361 94	2, 397, 428 28	\$8, 589, 028 71	\$2, 635, 869 65	\$47, 157, 702 87
Dividends paid, and interest to scrip-holders.....	35, 806 00	2, 154, 132 43	102, 839 40	.....	237, 382 60	2, 370, 180 43
Salaries of officers and employees.....	127, 413 67	2, 932, 502 84	161, 950 40	267, 967 11	16, 747 30	3, 526, 581 72
Commissions and brokerage.....	326, 015 91	5, 836, 372 21	261, 538 89	1, 316, 379 85	252, 310 74	7, 986, 617 60
National, State and local taxes.....	11, 511 03	898, 791 81	38, 231 45	108, 712 86	.....	1, 117, 247 15
All other expenditures.....	90, 277 06	2, 724, 689 05	286, 192 58	667, 974 05	774, 530 48	4, 543, 663 22
Total expenditures.....	\$1, 017, 037 96	\$47, 695, 850 28	\$3, 248, 201 40	\$11, 004, 062 58	\$3, 936, 840 77	\$66, 901, 992 99
Income over expenditures.....	104, 600 93	.....	103, 222 86	.....	612, 880 86	.....
V. RISKS WRITTEN IN 1872.						
Fire.....	\$82, 202, 415	\$3, 650, 333, 349	\$60, 409, 713	\$1, 046, 796, 483	\$1, 100, 894, 602	\$5, 950, 136, 562
Marine and inland.....	12, 784 430	513, 792, 698	206, 834, 149	.....	9, 417, 843	742, 829, 120
Total risks written.....	\$94, 986, 845	\$4, 173, 126, 047	\$867, 743, 862	\$1, 046, 796, 483	\$1, 110, 312, 445	\$6, 692, 965, 682
VI. RISKS IN FORCE DEC. 31, 1872.						
Fire.....	\$145, 323, 927	\$3, 418, 960, 233	\$108, 827, 984	\$698, 446, 204	\$842, 671, 003	\$5, 214, 228, 651
Marine and inland.....	628, 640	50, 488, 133	28, 111, 741	.....	830, 024	80, 058, 538
Total risks in force Dec. 31, 1872.....	\$145, 952, 567	3, 469, 448, 366	\$136, 939, 025	\$698, 446, 204	\$843, 501, 027	\$5, 294, 287, 189
VII. RECAPITULATION.						
Assets.....	\$2, 350, 551 34	\$68, 670, 446 76	\$4, 033, 309 03	\$9, 631, 775 42	\$12, 654, 983 66	\$97, 370, 066 21
Liabilities.....	2, 095, 862 01	63, 685, 263 73	3, 677, 264 29	5, 645, 460 90	10, 259, 462 21	85, 363, 313 14
Income.....	1, 121, 638 89	46, 514, 821 90	3, 351, 424 26	9, 266, 926 12	4, 549, 721 63	64, 804, 532 80
Expenditures.....	1, 017, 037 96	47, 695, 850 28	3, 248, 201 40	11, 004, 062 58	3, 936, 840 77	66, 901, 992 99
Risks written in 1872.....	94, 986, 845 00	4, 173, 126, 047 00	267, 743, 862 00	1, 046, 796, 483 00	1, 110, 312, 445 00	6, 692, 965, 682 00
Risks in force Dec. 31, 1872.....	145, 952, 567 00	3, 469, 448, 366 00	136, 939, 025 00	698, 446, 204 00	843, 501, 027 00	5, 294, 287, 189 00

TABLE No. 11.

Comparison of Business of 1873 with Business of 1871, of all Companies appearing in this Report admitted to do Business in Illinois, up to and including March 15, 1873.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Risks written.			Premiums received.			Expense.		
		1871.	1872.	Ratio, '72 to '71	1871.	1872.	Ratio, '72 to '71	1871.	1872.	Ratio, '72 to '71
American Farmers.	Chicago.	\$32,573,429	\$41,454,571	127.26	\$192,806.28	\$432,747.70	224.45	\$210,165.67	\$344,221.59	163.78
German Freeport.	Freeport.	5,225,880	4,026,166	77.04	45,044.92	58,468.53	129.80	40,069.19	49,694.23	124.21
German Ins. and Sav. Institution.	Quincy.	3,146,221	4,636,255	147.36	50,392.46	75,015.89	148.86	20,898.21	44,038.01	211.31
Globe.	Chicago.	1,393,000	1,409,935	101.15	12,574.65	13,812.50	109.84	24,818.05	18,168.56	73.21
Rockford.	Rockford.	162,050	2,885,200	1780.49	2,729.93	58,005.12	2124.58	None reported	32,432.14	.....
Traders.	Chicago.	8,808,465	11,401,168	129.44	129,267.81	143,003.46	110.63	61,749.22	86,729.94	140.45
		New comp'ny	29,174,180	.....	.....	261,414.81	.....	.....	35,749.20	.....
Totals.		\$51,303,995	\$94,986,845	185.13	\$432,816.05	\$1,042,558.01	240.88	\$357,570.27	\$611,023.67	170.88

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire.	New York.	\$15,772,800	\$17,853,346	113.19	\$105,016.10	\$134,703.76	118.79	\$32,997.53	\$54,380.87	164.81
Etna.	Hartford.	399,108,637	443,992,046	111.25	4,209,312.72	4,737,435.35	112.39	1,717,260.04	1,588,276.26	67.45
Agricultural.	Watertown.	52,196,300	68,739,250	131.89	380,415.20	521,927.87	137.20	134,365.03	155,203.44	115.50
Alps.	Erie.	10,061,064	19,996,713	198.36	157,193.39	281,078.39	178.81	53,312.35	104,039.35	195.15
Alenannia.	Cleveland.	9,582,070	18,457,100	192.62	86,005.57	255,470.68	296.83	35,072.99	127,638.30	363.90
Allemania.	Pittsburg.	4,473,188	5,680,311	126.84	55,495.62	88,446.32	159.38	14,283.47	37,176.17	260.29
Amazon.	Cincinnati.	15,880,711	95,754,925	602.70	193,996.72	1,131,833.36	583.73	49,737.17	294,335.06	592.30
American Fire.	Philadelphia.	28,341,550	40,496,132	139.36	181,637.04	302,677.83	162.18	108,816.67	152,342.41	140.00
American Central.	St. Louis.	24,195,546	41,469,447	171.43	256,079.55	519,565.12	202.88	119,518.95	172,038.24	143.93
Arctic.	New York.	13,141,078	21,860,818	166.40	110,189.56	135,263.71	122.77	68,876.88	89,312.58	129.67
Armenia.	Pittsburg.	New comp'ny	2,981,137	.....	None.	46,332.50	.....	.....	21,259.76	.....
Atlantic.	Brooklyn.	23,116,160	23,116,160	.....	.....	145,036.86	.....	.....	40,266.20	.....
Atlantic Fire and Marine.	Providence.	17,921,815	.....	.....	.....	50,547.57	.....	.....	41,456.90	.....
Aurora Fire and Marine.	Cincinnati.	5,144,255	4,706,837	91.46	38,689.82	56,521.98	146.09	13,042.93	28,230.37	216.67
Bangor.	Bangor.	New comp'ny	4,688,802	.....	.....	73,733.85	.....	.....	13,888.26	.....
Black River.	Watertown.	New comp'ny	10,554,229	.....	.....	131,804.61	.....	.....	49,810.62	.....
Brewers and Maltsters.	New York.	11,532,433	41,185,400	359.13	82,378.58	198,639.35	241.15	12,092.91	76,024.72	628.67
Brewers Fire.	Milwaukee.	5,775,451	17,375,686	300.85	89,107.52	268,078.35	300.84	39,615.60	93,410.74	235.79
Citizens.	New York.	61,034,838	65,259,664	106.92	314,458.62	331,102.91	111.65	146,468.79	162,456.72	110.92

Citizens' N. J.	2, 087, 853	5, 245, 181	250.74	34, 191.27	93, 944.65	274.77	16, 079.72	43, 571.12	261.22
Clay Fire and Marine.	2, 160, 653	4, 205, 146	194.76	17, 620.51	44, 068.44	253.61	13, 735.02	33, 038.67	209.84
Commercial.	8, 947, 690	8, 904, 332	180.00	58, 822.05	133, 873.40	227.39	16, 571.40	38, 629.71	233.12
Connecticut Fire.	Re-org'd 1872.	23, 430, 000			270, 263.11			85, 818.47	
Continental.	203, 786, 346	221, 862, 298	108.87	1, 351, 361.95	1, 549, 153.35	112.63	786, 314.49	696, 252.98	88.53
Detroit Fire and Marine.	14, 927, 171	17, 635, 079	118.14	177, 225.34	198, 837.55	114.19	59, 913.51	47, 044.28	78.52
Eastern.	11, 459, 756	20, 342, 133	176.65	204, 972.39	300, 957.86	146.83	33, 821.68	56, 337.84	166.57
Exchange Fire.	11, 823, 178	18, 783, 081	158.87	109, 757.24	206, 313.97	187.97	36, 218.04	70, 007.90	218.14
Farfield County.	6, 445, 650	14, 105, 681	218.84	45, 161.19	148, 273.69	238.32	14, 655.89	60, 210.33	409.98
Faneuil Hall.	New comp ny	3, 739, 470			31, 475.84			23, 048.14	
Farmers, Merch. and Manufac.	New comp ny	4, 614, 333	171.03	49, 322.27	120, 545.15	262.65	93, 797.94	50, 597.80	350.43
Farraugut.	New comp ny	24, 825, 308		None	108, 233.37		None	50, 538.46	
Firemen's Fund.	6, 603, 178	8, 968, 641	136.13	54, 465.53	78, 070.91	143.34	26, 302.77	33, 776.36	128.41
Fireman's Fund.	39, 013, 425	39, 217, 884	100.52	380, 110.01	476, 668.20	125.40	189, 786.05	171, 238.19	90.03
Firemen's.	4, 759, 107	9, 652, 360	202.82	95, 292.02	93, 955.91	158.67	44, 260.15	51, 749.66	116.92
Fire Association of Philad'lphia	9, 552, 884	4, 904, 859	57.34	99, 510.63	105, 085.42	105.60	107, 061.82	121, 157.43	113.17
Franklin.	298, 370	1, 835, 164	615.07	3, 496.53	23, 748.35	679.21	2, 006.00	16, 217.18	804.33
Franklin.	6, 217, 741	11, 812, 550	190.00	92, 374.51	193, 694.04	209.68	30, 336.13	53, 861.56	177.61
Franklin Fire.	116, 836, 922	119, 534, 942	102.31	1, 180, 630.00	1, 546, 436.91	130.99	516, 847.96	628, 037.09	121.51
Germania Fire.	93, 357, 915	94, 231, 526	102.03	776, 290.88	838, 418.98	108.00	321, 610.83	364, 636.07	113.37
German.	4, 160, 618	15, 350, 300	308.94	57, 565.40	273, 678.25	475.42	34, 922.07	87, 227.30	249.78
German-American.	New comp ny	63, 163, 329		None	320, 348.42		None	168, 672.26	
Girard Fire and Marine.	18, 066, 953	29, 556, 122	163.59	180, 002.80	304, 336.00	202.55	77, 346.53	132, 207.26	196.78
Glens Falls.	28, 453, 720	31, 763, 833	111.63	325, 785.86	255, 952.00	108.61	72, 330.34	90, 990.09	125.82
Hanover.	70, 996, 429	100, 127, 198	141.01	712, 979.39	802, 242.36	112.52	283, 124.59	321, 898.06	113.69
Hartford Fire.	Not reported	150, 888, 916		1, 951, 915.57	2, 138, 306.61	109.55	756, 958.54	606, 253.86	80.09
Home.	320, 584, 470	346, 036, 172	108.01	2, 746, 702.09	3, 142, 366.33	114.28	1, 177, 070.56	1, 072, 034.09	91.08
Home.	48, 713, 455	40, 938, 639	84.04	487, 784.79	559, 463.53	114.68	247, 658.34	188, 844.55	79.25
Hoffman Fire.	10, 660, 577	23, 593, 286	221.31	115, 314.57	290, 179.83	173.59	39, 069.21	95, 588.88	244.66
Howard.	32, 269, 903	33, 955, 669	105.22	191, 089.61	232, 952.38	121.91	113, 788.70	77, 966.66	68.52
Humboldt.		4, 632, 910			69, 117.74			21, 563.38	
Insurance Co. of N. America.	246, 122, 499	294, 940, 864	115.87	2, 448, 701.50	3, 001, 768.94	122.57	638, 014.39	760, 474.19	121.09
Kansas Insurance.	1, 888, 792	2, 680, 099	141.89	35, 370.88	45, 533.86	128.71	17, 468.21	27, 403.53	136.87
Lamar.	New comp ny	18, 025, 367			101, 171.09		None	32, 648.20	
Lancaster Fire.	8, 257, 325	11, 346, 742	137.70	119, 308.55	107, 125.00	89.79	41, 009.84	39, 730.31	96.88
Manhattan Fire.	New comp ny	32, 912, 388			351, 645.68			88, 407.02	
Manufacturers' Fire and Marine.									
Mechanics and Traders'.	33, 459, 703	49, 047, 458	148.38	232, 283.42	257, 017.00	110.17	93, 713.86	103, 208.13	110.13
New York.	89, 449, 375	96, 072, 419	108.09	1, 175, 311.26	1, 304, 677.77	111.00	248, 412.46	304, 877.90	
Mercantile.	5, 456, 928	12, 935, 680	227.05	32, 349.03	156, 446.60	483.62	85.28	40, 282.55	
Mercantile.		214, 662.02						90, 157.76	
Merchants Mutual.	17, 642, 914	24, 791, 681	140.52	145, 303.11	80, 934.49	147.15	76, 218.29	90, 157.76	118.29
Meriden Fire.	New comp ny	6, 322, 350						24, 694.77	
Michigan State.	5, 778, 803	6, 054, 805	104.72	65, 392.21	74, 430.27	113.81	43, 417.95	39, 823.48	91.72
Mississippi Valley.	3, 981, 806	7, 040, 459	176.82	50, 854.89	103, 005.66	202.55	12, 208.66	32, 502.29	
Narragansett Fire and Marine.	46, 450, 815	27, 002, 010	58.13	429, 805.09	369, 192.05	85.90	104, 945.00	79, 666.08	

Table No. 11—Continued.

Name of Company.	Location.	Risks written.			Premiums received.			Expense.		
		1871.	1872.	Ratio, '72 to '71	1871.	1872.	Ratio, '72 to '71	1871.	1872.	Ratio, '72 to '71
National.....	Hartford..... Conn.	\$1,597,005	\$23,256,279	1769.33	\$19,771.70	\$332,298.51	168.07	\$7,458.89	\$125,781.30	1686.30
National.....	Hartford..... Mo.	3,827,047	4,653,582	121.58	48,654.80	86,503.52	177.79	37,579.15	33,469.92	106.23
National Fire and Marine.....	Philadelphia..... Pa.	.....	12,150,631	.....	1,688.69	193,897.60	.....	4,727.27	193,473.12	.....
National Fire.....	New York..... N.Y.	23,454,372	27,039,434	115.37	118,033.55	159,733.98	135.31	67,422.90	75,636.71	112.20
N. Orleans Mutual Ins. Assoc'n.....	New Orleans..... La.	.....	93,836,873	.....	.....	1,062,836.83	.....	No report	536,509.90	.....
New York and Yonkers.....	New York..... N.Y.	New comp'ny	7,733,897	.....	.....	.....	.....	.....	28,747.84	.....
Niagara Fire.....	New York..... N.Y.	76,847,696	83,432,687	108.57	637,808.22	738,264.71	110.71	263,734.93	249,875.89	94.70
North Missouri.....	Macon..... Mo.	9,034,389	45,429,977	502.60	143,033.25	807,443.24	564.52	62,334.84	267,598.06	429.45
North Western National.....	Milwaukee..... Wis.	20,258,070	24,343,561	120.17	148,245.18	245,515.47	165.62	39,125.25	62,437.01	159.55
Old Dominion.....	Richmond..... Va.	2,449,743	3,250,000	214.42	36,964.24	54,161.56	173.68	22,545.52	33,888.66	159.18
Orient.....	Hartford..... Conn.	New comp'ny	23,250,024	.....	None	314,391.27	.....	None	114,274.87	.....
Pennsylvania Fire.....	Philadelphia..... Pa.	27,364,365	53,544,617	196.30	211,047.52	380,835.24	275.23	119,508.41	221,350.09	185.15
Penn Fire.....	Philadelphia..... Pa.	New comp'ny	5,066,043	.....	.....	40,734.03	.....	.....	26,242.37	.....
People's Fire.....	Newark..... N.J.	5,163,676	11,083,445	214.66	45,545.60	133,981.04	294.16	27,014.04	59,987.38	222.06
Phoenix.....	Brooklyn..... N.Y.	145,878,851	175,104,582	120.02	1,331,335.71	1,533,459.35	115.18	483,619.09	545,995.42	112.89
Phoenix.....	Hartford..... Conn.	131,666,262	118,578,138	90.06	1,544,332.64	1,525,181.57	99.43	608,393.14	456,375.37	75.02
Providencia-Washington.....	Providence..... R.I.	Not reported	6,893,161	.....	.....	59,753.44	.....	Not reported	18,129.34	.....
Republic Fire.....	New York..... N.Y.	46,558,310	46,312,385	99.48	486,711.43	442,567.79	93.95	165,830.43	164,343.44	99.03
Roger Williams.....	Providence..... R.I.	Not reported	1,316,938	.....	Not reported	1,604.66	.....	Not reported	475.17	.....
Springfield Fire and Marine.....	Springfield..... Mass.	56,744,229	58,230,712	102.66	601,639.78	634,184.94	105.41	231,346.94	216,425.76	93.55
Star Fire.....	New York..... N.Y.	24,738,701	28,793,721	116.39	186,413.30	235,421.97	131.65	82,379.42	101,198.33	122.85
State.....	Hartford..... Mo.	6,639,926	11,897,847	177.58	109,238.77	230,079.22	210.62	61,354.52	98,849.73	161.11
Standard Fire.....	New York..... N.Y.	28,391,670	27,934,793	97.70	163,869.51	159,117.09	96.60	77,410.38	93,787.33	121.17
St. Nicholas.....	New York..... N.Y.	16,240,519	20,507,363	126.26	108,679.67	166,769.81	153.46	55,025.98	70,866.99	128.79
St. Joseph Fire and Marine.....	St. Joseph..... Mo.	5,604,896	9,630,238	172.17	70,037.31	192,263.57	274.52	20,862.16	41,563.21	195.21
St. Paul Fire and Marine.....	St. Paul..... Minn.	82,462,702	97,037,003	329.02	140,033.08	385,345.99	370.50	42,773.90	126,910.47	296.70
Sun.....	Cleveland..... Ohio.	13,937,219	14,646,394	105.10	142,626.28	156,357.42	109.72	61,070.46	63,209.63	103.50
Trademen's Fire.....	New York..... N.Y.	30,697,965	25,905,895	86.07	178,178.20	210,895.45	118.31	75,086.48	85,393.82	113.72
Union.....	Bangor..... Me.	13,670,975	25,103,131	169.61	330,175.32	335,886.04	119.92	81,495.47	99,805.77	122.52
Worcester.....	New Rochelle..... N.Y.	31,691,709	57,869,935	182.60	319,942.05	572,430.64	181.15	122,320.02	185,711.93	151.80
Williamsburg City Fire.....	Brooklyn..... N.Y.	35,479,644	47,640,632	134.27	266,252.61	379,337.82	146.59	117,393.63	144,464.59	123.07
Totals.....	.....	\$2,962,468,277	\$4,173,126,047	140.87	\$29,744,078.76	\$42,777,318.91	143.83	\$11,793,082.75	\$14,566,498.34	123.52

III. MUTUAL INSURANCE COMPANIES OF OTHER STATES.

Farmers' Mutual Fire.....	Pa.	\$13,414,903	\$16,162,387	120.49	\$165,006.15	\$203,451.63	123.30	\$46,686.64	\$59,533.98	127.52
Lycouing.....	Mn.	32,516,862	33,270,772	102.32	407,983.39	456,258.93	111.83	151,794.25	189,822.12	125.05
Milwaukee Mechanics' Mutual.....	Wis.	7,969,837	9,722,887	122.00	108,674.38	165,123.54	151.94	47,606.59	62,653.95	131.61
Milwaukee Mutual.....	Wis.	Not reported	2,526,397	.....	Not reported	58,913.60	.....	No ^t reported	10,434.13	.....
Orient Mutual.....	N. Y.	81,761,667	137,416,361	163.61	1,195,519.82	1,145,403.41	95.81	369,722.55	257,730.23	77.86
Pacific Mutual.....	N. Y.	53,621,685	65,644,958	129.46	508,973.01	529,686.02	104.07	241,767.68	240,598.71	99.52
Totals.....		\$188,684,354	\$207,743,862	141.90	\$2,386,156.75	\$2,558,842.13	107.24	\$857,578.61	\$850,773.12	99.21

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Commercial Union Assurance.....	Eng.	\$21,172,215	\$43,117,314	203.63	\$201,292.98	\$444,885.91	221.04	\$45,547.42	\$143,270.91	314.55
Hamburg-Bremer Fire.....	Ger.	New Branch.	17,307,399	.....	.....	201,907.16	.....	.....	55,757.57	.....
Imperial Fire.....	Eng.	139,561,225	174,758,323	125.22	1,214,464.31	1,422,153.52	117.10	337,042.18	486,527.41	144.35
Lancashire.....	Eng.	New Branch.	33,836,398	.....	None	340,519.70	.....	.....	65,869.35	.....
Liverpool and Lond. and Globe.....	Eng.	429,538,988	124.84	2,971,732.50	3,301,246.41	117.82	700,808.90	841,948.47	110.66	.....
Liverpool Assurance Corporation.....	Eng.	39,193,038	124.43	1,377,445.48	1,747,253.17	126.85	396,357.63	78,892.70	124.48	.....
North British and Mercantile.....	Eng.	160,286,344	199,454,837	225.92	707,065.53	1,020,757.56	144.36	177,123.15	401,619.58	141.78
Queen.....	Eng.	47,629,682	107,595,986	146.87	\$6,470,940.80	\$8,980,359.52	138.78	\$1,716,879.28	351,147.88	141.78
Totals.....		\$712,733,649	\$1,046,796,483	146.87	.....	.....	.....	.....	\$2,415,033.87	140.66

V. FOREIGN COMPANIES—HOME OFFICES.

Royal.....	Eng.	\$902,153,500	\$1,074,206,500	119.07	\$2,699,367.98	\$3,864,257.56	143.19	\$925,641.47	\$1,191,185.21	128.67
Western Assurance Company.....	Canada.	24,702,972	36,103,945	146.16	332,527.14	489,317.74	146.85	Not reported	109,765.91	.....
Totals.....		\$926,856,472	\$1,110,312,445	119.79	\$3,031,895.12	\$4,353,575.30	143.59	\$925,641.47	\$1,300,971.12	140.55
Grand Aggregate.....		\$4,842,051,747	\$6,692,905,682	138.23	\$42,065,887.48	\$59,712,653.87	141.95	\$15,650,752.38	\$19,744,290.12	126.16

Table No. 11—Continued.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Loss paid.		Risks in force.	
		1871.	1872.	Dec. 31, 1871.	Ratio, '72 to '71.
American Farmers' Freeport	Ill.	\$52,900 99	\$16,530 53	\$48,685,499	\$83,229,947
German Freeport	Ill.	7,263 84	26,176 56	9,229,726	11,962,416
German Insurance and Savings Institution	Ill.	3,368 74	8,473 45	5,106,075	7,353,889
Globe	Ill.	1,191 00	1,305 94	1,345,810	1,480,795
Rockford	Ill.	63,958 94	63,958 94	97,802	2,274,930
Traders	Ill.	31,348 90	36,520 46	23,800,000	29,700,000
Totals.		\$106,073 47	\$406,014 29	\$88,324,912	\$145,952,567

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire	New York City	N. Y.	\$86,312 42	\$100,251 00	116.18	\$10,809,900	\$13,671,046	126.47
Adriatic	Hartford	Conn.	4,940,211 82	4,567,013 89	92.45	290,084,987	319,293,153	110.07
Agricultural	Watertown	N. Y.	196,678 63	293,903 98	149.44	81,209,890	93,714,366	115.40
Alps	Erie	Pa.	48,016 46	135,956 70	283.14	7,795,203	18,383,612	235.86
Allemania	Cleveland	O.	165,294 86	198,682 20	119.83	7,377,912	10,726,757	145.39
Allemania	Pittsburg	Pa.	30,397 64	28,614 63	94.13	4,936,054	6,687,514	135.48
Amazon	Cincinnati	O.	23,130 83	544,050 64	2350.14	11,236,982	52,873,342	470.53
American Fire	Philadelphia	Pa.	63,775 29	292,100 40	458.02	35,430,249	43,752,457	123.42
American Central	St. Louis	Mo.	292,181 82	245,297 54	83.95	10,968,349	21,746,737	225.63
Arctic Fire	New York City	N. Y.	24,643 38	106,811 02	433.35	11,884,352	11,846,344	99.68
Armenia	Pittsburg	Pa.	New company.	2,445 57		None.	2,763,225	
Atlantic	Brooklyn	N. Y.		38,687 45			15,125,120	
Atlantic Fire and Marine	Providence	R. I.		177,991 04		1,001,782	3,793,780	378.70
Aurora Fire and Marine	Cincinnati	O.	12,863 46	18,060 70	140.40	3,688,277	4,505,328	125.28
Bangor	Bangor	Me.	New company.	11,633 60		None.	3,892,691	
Black River	Watertown	N. Y.	New company.	36,097 97		None.	7,505,966	
Brewers and Maltsters	New York City	N. Y.	18,463 29	198,759 21	107.65	9,341,197	16,437,741	175.97
Brewers' Fire	Milwaukee	Wis.	235,082 06	129,556 70	55.11	4,259,128	14,776,787	346.94
Citizens'	New York City	N. Y.	140,813 32	307,201 48	218.16	55,018,081	53,969,888	98.09
Citizens'	Newark	N. J.	8,457 79	37,961 94	448.83	3,204,607	3,531,127	203.80
Clay Fire and Marine	Newport	Ky.	2,059 83	5,461 59	265.14	2,025,305	3,872,521	191.21
Commercial	St. Louis	Mo.	54,802 97	82,736 37	150.97	2,118,838	3,214,737	151.72
Connecticut Fire	Hartford	Conn.	Reorganized '72	145,499 93		8,000,018	22,499,900	281.25

Table No. 11—Continued.

Name of Company.	Location.	Loss paid.	Risks in force.
		1871. 1872.	Ratio, '72 to '71. Dec. 31, 1871. Dec. 31, 1872.
National Fire.....	New York City.....	\$60,940 82	173 40
New Orleans Mutual Insurance Association.....	New Orleans.....	No report.	
New York and Yonkers.....	New York City.....	34,484 48	None.
Niagara Fire.....	New York City.....	524,012 58	104 93
North Missouri.....	Macon.....	73,351 63	409 82
North Western National.....	Milwaukee.....	227,608 29	601 13
Old Dominion.....	Richmond.....	16,793 39	143 23
Orient.....	Hartford.....	New company.	
Pennsylvania Fire.....	Philadelphia.....	44,255 18	121 73
Penn Fire.....	Philadelphia.....	New company.	
People's Fire.....	Newark.....	26,642 16	
Phoenix.....	Brooklyn.....	947,109 15	144 46
Providence.....	Hartford.....	1,468,179 79	1,023,533 84
Republic Fire.....	Providence.....	Not reported.	108 07
Roger Williams.....	New York City.....	466,312 41	95 89
Springfield Fire and Marine.....	Providence.....	Not reported.	53 42
Star Fire.....	New York City.....	677,414 57	
State.....	Hannibal.....	59,968 48	88 64
Standard Fire.....	New York City.....	40,511 10	390 34
St. Nicholas.....	New York City.....	43,485 78	316 46
St. Joseph Fire and Marine.....	St. Joseph.....	53,138 66	562 12
St. Paul Fire and Marine.....	St. Paul.....	43,138 17	
Sun.....	Cleveland.....	174,260 00	196 35
Tradesmen's Fire.....	New York City.....	241,417 73	129 18
Union.....	Bangor.....	123,933 45	107 28
Westchester Fire.....	New Rochelle.....	149,071 35	44 21
Williamsburg City Fire.....	Brooklyn.....	169,609 95	
Totals.....		\$27,410,946 90	\$3,139,361 94
			120 85
			\$3,469,448,366
			125 02

III. MUTUAL COMPANIES OF OTHER STATES.

Farmers' Mutual Fire.....	Pa.	\$97,790 44	\$144,325 06	147 58	\$28,074,542	\$30,176,871	107 49
Lycoming.....	Pa.	772,533 66	824,137 65	106 63	53,962,176	52,027,190	96 41
Milwaukee Mechanics' Mutual.....	Wis.	89,347 22	74,330 43	83 19	20,033,668	22,375,050	111 70
Milwaukee Mutual Marine and Fire.....	N. J.	Not reported.	21,387 88	.....	3,698,284	4,997,273	138 49
Orion Mutual.....	N. Y.	757,077 13	892,074 15	117 71	19,551,265	20,690,458	105 37
Pacific Mutual.....	N. Y.	345,322 49	440,373 71	137 58	7,408,399	6,702,123	90 54
Totals.....		\$2,062,390 94	\$2,397,428 28	116 24	\$132,698,334	\$136,939,025	103 20

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Commercial Union Assurance.....	Eng.	\$79,825 22	\$451,150 39	565 17	\$17,770,835	\$32,800,838	184 91
Hamburg-Breuer Fire.....	Ger.	122,210 58	122,098 57	100 40	10,575,355	14,594,456	138 00
Imperial Fire.....	Eng.	686,237 10	1,267,658 55	184 72	74,185,086	116,720,112	157 34
Leicestershire.....	Eng.	New branch.	160,268 94	.....	None.	30,462,068	.....
Liverpool and London and Globe.....	Eng.	4,361,844 59	3,631,538 84	83 26	258,349,404	278,869,431	107 94
London Assurance Corporation.....	Eng.	New branch.	98,870 84	.....	.....	30,639,131	.....
North British and Mercantile.....	G. B.	2,812,586 25	1,530,548 30	54 42	115,776,756	144,293,842	124 55
Queen.....	Eng.	272,210 54	1,326,294 28	487 23	48,123,982	50,076,326	104 06
Totals.....		\$8,334,914 28	\$8,589,028 71	103 05	\$524,781,448	\$698,446,204	133 09

V. FOREIGN COMPANIES—HOME OFFICES.

Royal Western Assurance Company.....	Eng.	\$1,616,234 17	\$2,179,489 06	134 85	\$666,394,000	\$821,446,500	123 27
Toronto.....	Canada.	186,499 85	456,380 59	244 71	15,961,462	22,054,527	138 00
Totals.....		\$1,802,734 02	\$2,635,869 65	146 22	\$682,375,462	\$843,501,027	123 61
Grand aggregates.....		\$39,717,059 61	\$47,157,702 87	118 73	\$4,203,199,499	\$5,294,287,189	125 96

TABLE No. 12.

Showing the amount of *Fire and Marine-Inland Risks written and terminated in 1872, and the amount in force December 31, 1871, and December 31, 1872; also, amount of Fire and Marine-Inland Premiums charged thereon, with Premium Rates.*

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Written during the year 1872.				Risks expired and marked off as terminated in 1872.			
	Fire.		Marine and Inland.		Fire.		Marine and Inland.	
	Risks.	Premiums thereon.	Prem. rate.	Risks.	Risks.	Premiums thereon.	Risks.	Premiums thereon.
American.....Ill.	\$41,454,571	\$424,405 06	1 05	.....	\$6,836,710	\$302,138 45	.....	.....
Farmers.....Ill.	4,026,186	25,351 00	64	.....	1,350,996	8,762 36	.....	.....
German.....Ill.	4,636,253	73,015 89	1 62	.....	2,388,441	62,340 93	.....	.....
German I. and S. Inst. Ill.	1,409,195	14,114 75	1 00	.....	1,273,210	11,543 43	.....	.....
Globe.....Ill.	2,885,290	67,450 63	2 34	.....	705,662	10,797 18	.....	.....
Rockford.....Ill.	11,401,168	142,500 00	1 25	.....	5,501,168	132,500 00	.....	.....
Traders.....Ill.	16,389,750	167,412 21	1 02	.....	6,835,350	49,822 72	.....	.....
Totals.....	\$82,202,415	\$936,509 54	1 13	\$12,784,430	\$24,891,537	\$771,905 07	\$12,155,790	\$135,236 87
							\$12,155,790	\$135,236 87

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire.....N. Y.	\$17,553,346	\$156,294 00	88	\$14,427,900	\$122,312 00	85	\$49,947,138	\$447,949 68	90
Etina.....Conn.	393,824,900	4,551,855 08	1 16	363,500 742	4,290,655 76	1 18	.....	.....	.....
Agricultural.....N. Y.	68,739,250	474,163 69	69	54,099 345	384,695 50	71	.....	.....	.....
Alus.....Pa.	18,234,462	302,016 28	1 66	5,195,703	124,530 72	2 40	850,500	35,551 32	4 18
Allemania.....Ohio	18,457,100	340,481 57	1 84	11,375,233	243,925 50	2 14	.....	.....	.....
Allemania.....Pa.	5,680,311	96,175 46	1 69	3,823,101	50,971 18	1 33	.....	.....	.....
Amazon.....Ohio	80,800,756	1,117,971 81	1 38	39,825,214	592,762 15	1 49	14,144,571	156,360 39	1 10
Antora Fire.....Pa.	40,496,122	330,830 16	82	31,682,348	198,529 39	63	.....	.....	.....
American Central.....Mo.	30,333,433	429,331 42	1 61	15,938,085	283,410 17	1 78	11,136,014	78,607 94	71
Arctic Fire.....N. Y.	13,370,018	104,864 72	68	14,114,006	95,449 18	68	6,951,632	31,945 15	46
Armenia.....Pa.	2,951,137	47,446 10	1 59	1,163,861	593 89	04	.....	.....	.....
Atlantic.....N. Y.	23,116,160	173,215 44	75	7,928,340	63,481 77	80	.....	.....	.....
Atlantic F. and M.....R. I.	4,630,748	48,499 36	1 05	2,010,954	14,378 61	72	2,300,701	15,612 31	68
Antora F. and M.....Ohio	4,641,464	65,470 64	1 41	3,497,488	31,303 33	90	65,372	490 57	75
Bangor.....Maine	4,160,541	60,713 19	1 46	507,961	4,508 52	1 02	277,411	10,695 52	3 86
Black River.....N. Y.	10,554,229	141,725 59	1 34	3,015,763	18,236 58	61	.....	.....	.....
Brewers' & Malsters' N. Y.	24,058,183	159,963 34	66	17,741,804	112,334 50	63	15,976,426	108,841 20	68
Brewers' Fire.....Wis.	17,375,686	325,514 37	1 87	6,838,027	125,266 67	1 83	.....	.....	.....
Citizens.....N. Y.	63,250,664	407,193 87	62	64,632,601	365,965 35	57	.....	.....	.....

Citizens'.....N. J.	5,245,181	77,432 49	1.46	.....	.....	1,546,480	15,741 95	1.02	.....	.....
Clay Fire and Marine Ky.	4,208,146	48,026 31	1.14	.....	.....	2,279,730	21,292 96	.93	.....	.....
Commercial.....Mo.	124,703 61	127,703 61	1.82	.....	27,553 31	5,403,241	100,651 83	1.08	2,940,717	27,553 31
Connecticut Fire.....Conn.	237,215 92	277,215 92	1.18	.....	.....	8,550,518	92,071 37	1.08	.....	.....
Continental.....N. Y.	221,862,298	1,589,491 26	.72	.....	.....	206,771,492	1,397,824 41	.68	.....	.....
Detroit F. and M. Mich	11,682,578	150,137 47	1.29	.....	96,417 66	1,62	137,245 35	.....	5,827,427	90,037 10
Eastern.....Maine.	11,263,021	150,547 62	1.42	.....	177,793 91	1.98	125,945 83	1.33	8,891,126	168,614 70
Exchange Fire.....N. Y.	18,745,808	201,809 68	1.05	.....	1,085 50	2.91	133,196 31	.....	31,300	755 50
Farfield County.....Conn.	14,105,681	164,999 01	1.17	.....	.....	.....	72,189 54	.94	.....	.....
Faucett Hall.....Mass.	3,739 47	51,230 74	1.37	.....	.....	.....	31,614 66	1.31	.....	.....
Farm. Mer. & Man's Ohio.	4,438,141	102,963 14	2.32	.....	17,349 94	9.85	2,410,216	.....	33,125 51	4.17
Farragut.....N. Y.	24,898,308	113,390 32	.48	.....	.....	.....	7,300,715	.34	.....	.....
Firemen's Fund.....N. Y.	8,988,641	85,393 08	.95	.....	.....	.....	7,724,951	.84	.....	.....
Fireman's Fund.....Cal.	35,327,443	473,989 49	1.33	.....	88,272 26	2.39	31,744,360	.....	3,508,544	74,213 03
Firemen's.....Ohio	9,652,361	103,721 12	1.07	.....	.....	.....	2,809,720	.....	48,754 04	1.74
Fire Assoc'n of Phila Pa.	4,904,859	133,095 25	3.12	.....	.....	.....	21,083 365	.....	2,108,365	.....
Franklin.....Ind.	1,855,164	25,552 36	1.39	.....	.....	.....	492,112	.37	.....	.....
Franklin.....W. Va.	10,840,765	181,423 01	1.67	.....	33,286 45	3.43	6,915,796	.....	89,942 28	1.30
Franklin Fire.....Pa.	119,534,942	1,691,773 88	1.42	.....	.....	.....	159,228 60	1.27	.....	.....
Germania Fire.....N. Y.	94,113,546	905,997 45	.96	.....	1,151 59	.98	84,282,521	.....	135,146	1,711 57
German.....Pa.	15,350,200	330,220 40	2.15	.....	.....	.....	176,245 71	2.69	.....	.....
German-American.....N. Y.	63,105,239	618,415 14	.35	.....	.....	.....	6,349,216	.....	64,579 27	4.17
Giard F. and M.....Pa.	29,536,132	422,268 54	1.43	.....	.....	.....	15,486,843	.....	253,047 87	1.43
Glens Falls.....N. Y.	31,763,833	271,293 97	.85	.....	.....	.....	17,710,543	.....	260,718 60	.86
Hanover.....N. Y.	100,009,218	887,804 37	.89	.....	1,151 59	.98	87,448,493	.....	135,146	.....
Hartford Fire.....Conn.	150,888,916	2,138,206 61	1.42	.....	.....	.....	143,058,166	.....	2,134,206 41	1.46
Home.....N. Y.	346,036,172	3,142,306 33	.91	.....	.....	.....	299,174,423	.....	2,829,691 41	.95
Hone.....Ohio	40,938,639	618,589 92	1.51	.....	.....	.....	43,496,941	.....	325,006 04	.75
Hoffman Fire.....N. Y.	23,593,286	260,281 48	1.10	.....	.....	.....	16,042,586	.....	187,878 02	1.17
Howard.....N. Y.	33,932,469	247,903 05	.73	.....	1,136 00	4.90	30,715,055	.....	33,200	1,336 00
Humboldt.....N. J.	4,632,910	73,319 83	1.38	.....	.....	.....	1,305,242	.....	18,513 23	1.36
Insurance Co. of N. A. Pa.	165,565,580	1,947,041 21	1.18	.....	1,628,274 39	1.26	139,696,208	.....	1,593,756 20	1.14
Kansas Insurance.....Kan.	2,660,099	53,294 24	.99	.....	.....	.....	2,438,405	.....	46,812 68	1.92
Lamar.....N. Y.	13,991,656	110,005 29	.79	.....	8,698 13	.22	17,354 38	.....	4,028,711	8,598 13
Laurel Fire.....Pa.	11,346,742	169,799 40	1.50	.....	.....	.....	7,610,210	.....	.....	.....
Manhattan Fire.....N. Y.	32,384,808	388,078 65	1.11	.....	6,000 00	1.14	9,823,127	.....	527,380	6,000 00
Manu F. & M.....Mass.	31,889,981	204,108 73	.64	.....	.....	.....	30,087,194	.....	16,997,408	64,377 00
Mech. and Traders' N. Y.	.....	.....	.....	.....	1,525,828 50	1.58	.....	.....	93,127,935	1,488,949 83
Mercantile Mutual N. Y.	.....	.....	.....	.....	138,077 54	1.86	5,662,783	.....	7,267,606	131,693 17
Mercantile.....Ohio.	5,530,178	55,122 63	1.00	.....	.....	.....	.....	.....	.....	.....
Merchants' Mutual N. J.	24,791,681	245,186 44	.99	.....	.....	.....	17,802,277	.....	31,819	703 85
Meriden Fire.....Conn.	6,322,350	87,784 80	1.39	.....	.....	.....	4,402,436	.....	6,878 23	1.71
Michigan State.....Mich.	6,634,805	177,952 96	1.20	.....	.....	.....	4,882,870	.....	54,203 19	1.11
Mississippi Valley.....Penn.	3,014,582	101,639 11	2.03	.....	17,574 12	.87	2,742,748	.....	42,087 50	1.55
Narragansett F. & M. R. I.	21,504,653	2,026,377	.....	.....	98,811 64	1.80	22,211,671	.....	2,026,377	17,574 12
		5,497,357	.....	.....	.....	.....	267,945 31	1.21	6,380,330	143,633 99

III. MUTUAL INSURANCE COMPANIES OF OTHER STATES.

Farmers' Mutual F. Pa.	\$224,816 00	1 39	\$13,938,406	\$180,286 68	1 29
Leaumont, Pa.	430,634 12	1 29	298,721 50	85	
Milwaukee Mec. Mu. Wis.	163,133 54	1 70	35,095,257	298,721 50	1 58
Millville M. L. N. J.	30,519 29	1 74	7,370,973	116,548 36	1 58
Orient Mutual, N. Y.			489,488	12,238 74	2 50
Pacific Mutual, N. Y.			137,416,461	1,411,804 90	1 04
			68,644,958	708,297 99	1 03
Totals	\$851,052 95	1 40	\$2,115,567 09	\$607,805 28	1 07
	\$60,909,713		\$56,894,137	\$2,148,812 83	1 04

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Commercial U. As'ce. Eng.	\$43,117,314	\$514,335 57	1 19	—	—	\$27,423,787	\$340,053 39	1 13
Hauling-Premier F. Gr.	17,307,900	214,738 0	1 24	—	—	—	142,619 56	1 10
Imperial Fire.....Eng	174,753,323	1,772,031 38	1 01	—	—	122,671,318	1,270,287 02	1 01
.....Eng	33,830,398	3,083,053 31	1 03	—	—	5,293,530	37,776 79	.71
Lancashire	429,538,988	3,865,148 80	1 90	—	—	404,096,874	3,454,741 76	.86
Liverpool & L. & G. Eng	381,193,038	340,908 05	.87	—	—	7,789,190	41,676 35	.53
London Asse Corp. Eng	199,454,537	1,910,371 20	.96	—	—	171,027,781	1,513,310 70	.88
N. British and Mer. Eng	107,595,986	1,134,833 11	1 05	—	—	85,575,174	949,992 13	1 12
Queen.....				—	—	—		
Totals	\$1,046,796,483	\$10,121,230 02	.97	—	—	\$636,573,102	\$7,720,463 80	.92

V. FOREIGN COMPANIES—HOME OFFICES.

[illegible]

Table No. 12—Continued.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	In force December 31, 1871.				In force December 31, 1872.			
	Fire.		Marine and Inland.		Fire.		Marine and Inland.	
	Risks.	Premiums thereon.	Prem. rate.	Risks.	Premiums thereon.	Prem. rate.	Risks.	Premiums thereon.
American..... III.	\$48,685,499	\$236,051 79	.48		\$83,303,360			
Farmers..... III.	9,289,726	47,688 22	.51		11,964,916	.44		
German..... III.	5,106,075	40,851 70	.80		64,506 86	.53		
German Ins. and Sav. Inst. III.	1,345,810	14,185 60	1.05		7,353 889	.73		
Globe..... III.	97,802	1,451 37	1.48		16 756 92	1.13		
Rockford..... III.	23,800,000	187,500 00	.79		2,277 430	2.55		
Traders..... III.	New company				58 134 82	.66		
					197,500 00			
					9,554,400	1.23		
Totals.....	\$88,324,912	\$527,728 63	.60		117,589 49	1.23	\$628,640	\$6,853 25
					\$876,333 15	.60	\$628,640	\$6,853 25

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire..... N. Y.	\$100,791 36	.93			\$14,235,346	.95		
Etna..... Conn.	3,634,186 29	1 25			319,847 837	1.23	\$781,316	\$41,600 44
Agricultural..... N. Y.	524,141 53	.64			3,925,385 61	1.23		5.32
Alps..... Pa.	124,519 63	1.65			613,609 72	.64		
Allemania..... O.	7,377,912	127,552 08	1.73		20,572,462	1.47	1,173,251	12,057 93
					14,459,780	1.55		
Allemania..... Pa.	4,936,054	72,537 74	1.47		117,742 02	1.73		
Amazon..... O.	10,453,172	239,829 20	2.29		765,038 86	1.48	1,578,408	54,731 05
American Fire..... Pa.	35,450,349	204,538 24	.58		44,264,023	.96		3.46
American Central..... Mo.	10,908,349	173,155 96	1.58		336,839 01	1.49		
Arctic Fire..... N. Y.	11,220,245	92,181 68	.83		379,077 21	1.49		
					101,597 22	.81	203,875	10,125 83
Armenia..... Pa.								4.96
Atlantic..... N. Y.					2,817 375	1.66		
Atlantic Fire and Marine..... R. I.	1,001,782	11,377 76	1.14		15,187 820	109,733 67		
Aurore Fire and Marine..... Me.	3,668,277	36,654 42	1.00		3,621,576	45,498 51	290,366	7,630 47
					4,812,353	70,821 73		2.62
					3,717,141	56,204 67	230,550	6,656 63
								2.88
Black River..... N. Y.					7,538,466	123,429 01		
Brewers' Fire..... N. Y.	2,804,037	66,227 25	.75		15,210 416	114,016 09	1,597,951	54,820 22
Brewers' Fire..... Wis.	4,259,128	88,142 93	2.06		14,776 787	288,390 63		3.43
Citizens'..... N. Y.	53,018,082	348,528 97	.63		55,645,148	389,757 49		
Citizens'..... N. J.	3,204,607	36,700 84	1.14		6,903,308	98,391 38		
Clay Fire and Marine..... Ky.	2,025,305	17,597 12	.86		3,953 721	44,330 47		
Commercial..... Mo.	2,118,838	35,200 00	1.66		59,251 78	1.65		

Connecticut Fire.....Conn.	8,000,018	77,220 27	96	.....	22,570,500	262,364 92	1.14
Continental.....N. Y.	177,348,892	1,352,009 79	76	.....	192,430,698	1,543,676 64	80
Detroit Fire and Marine Mich.	10,184,356	133,933 78	1.31	.....	10,496,863	146,825 99	1.34
Eastern.....Me.	7,129,640	104,371 29	1.46	.....	8,031,842	137,973 08	1.54
Exchange Fire.....N. Y.	11,257,489	102,313 38	.91	.....	14,654,048	170,926 93	1.16
Fairfield County.....Conn.	5,342,721	53,302 19	1.00	.....	11,758,406	146,111 66	1.24
Faneuil Hall.....Mass.	3,499,742	63,311 16	1.81	.....	1,829,254	19,616 08	.....
Farmers' Merch. and Manuf O.	.....	.....	.....	.....	6,663,558	113,147 79	1.70
Farragut.....N. Y.	6,222,868	57,193 43	.92	.....	17,397,963	94,455 45	.54
Firemen's Fund.....N. Y.	.....	.....	.....	.....	7,486,353	77,879 23	1.04
Fireman's Fund.....Cal.	24,603,962	295,022 09	1.20	.....	28,387,039	379,818 49	1.34
Firemen's.....O.	4,016,617	60,417 62	1.50	.....	10,859,258	115,384 70	1.06
Fire Assoc'n of Philadelphia, Pa.	68,634,204	1,438,312 94	2.14	.....	71,370,698	1,569,724 55	2.20
Franklin.....Ind.	206,720	3,496 33	1.31	.....	1,609,772	27,244 88	1.70
Franklin.....W. Va.	4,363,884	70,325 60	1.61	.....	8,288,853	161,806 33	1.95
Franklin Fire.....Pa.	149,732,455	2,815,541 84	1.88	.....	143,479,670	2,908,087 03	2.03
Germania Fire.....N. Y.	92,432,322	708,484 75	.86	.....	102,293,347	905,031 61	.91
German American.....Pa.	3,643,918	59,724 71	1.64	.....	12,444,902	213,690 40	1.72
Grand Fire and Marine.....Pa.	23,113,135	288,271 30	1.25	.....	40,678,416	553,845 87	1.11
Glens Falls.....N. Y.	65,445,434	583,560 83	.89	.....	34,958,714	457,491 67	1.31
Harover.....N. Y.	72,807,519	770,340 22	1.06	.....	66,727,353	394,136 20	.89
Hartford Fire.....Conn.	150,000,000	1,802,250 00	1.20	.....	85,368,244	929,284 49	1.09
Hempstead.....N. Y.	294,832,308	2,881,053 00	.97	.....	157,830,750	1,806,350 20	1.14
Hempstead.....O.	52,336,428	378,000 00	.72	.....	341,714,057	3,193,607 92	.93
Hoffman Fire.....N. Y.	10,409,085	121,966 48	1.17	.....	49,778,126	671,493 88	1.35
Howard.....N. Y.	25,024,573	161,743 82	.65	.....	17,959,785	194,369 94	1.08
Humboldt.....N. J.	1,393,040	18,513 23	1.23	.....	28,241,987	211,342 87	.75
Ins. Co. of N. America.....Pa.	140,154,801	1,788,157 77	1.28	.....	4,660,708	73,319 83	1.37
Kansas.....Ks.	2,313,757	40,146 12	1.73	.....	160,054,173	2,141,492 78	1.29
Lamar.....N. Y.	.....	.....	.....	.....	2,357,301	46,427 08	1.82
Lawcaster Fire.....Pa.	7,134,897	103,256 37	1.45	.....	8,756,228	92,650 71	1.06
Manhattan Fire.....N. Y.	New company	.....	.....	.....	10,861,359	164,408 80	1.52
Manufacturers' F. & M. Mass.	22,894,793	168,707 88	.74	.....	22,561,682	302,618 65	1.34
Mechanics' and Traders' ..N. Y.	.....	.....	.....	.....	.....	.....	.....
Mercantile Mutual.....N. Y.	4,821,210	26,948 57	.56	.....	4,668,605	50,783 38	1.08
Mercantile.....O.	16,132,972	153,550 93	.95	.....	23,142,376	233,072 45	1.01
Mercantile Mutual.....N. J.	.....	.....	.....	.....	5,919,912	80,906 57	1.37
Meriden.....Conn.	.....	.....	.....	.....	.....	.....	.....
Michigan State.....Mich.	15,550,621	182,397 27	1.17	.....	16,722,556	206,147 04	1.23
Mississippi Valley.....Tenn.	1,924,757	27,966 35	1.45	.....	4,196,391	86,917 96	2.07
Narragansett.....R. I.	21,310,259	274,034 47	1.29	.....	20,603,241	273,520 20	1.33
National.....Conn.	1,670,707	20,625 43	1.24	.....	24,238,551	305,186 08	1.26
National.....Mo.	4,725,346	45,313 57	.96	.....	5,261,700	58,800 00	1.12
National Fire and Marine...Pa.	137,538	1,716 61	1.25	.....	11,065,807	191,161 65	1.74

Table No. 12—Continued.

Name of Company.	In force December 31, 1871.					In force December 31, 1872.				
	Fire.			Marine and Inland.		Fire.			Marine and Inland.	
	Risks.	Premiums thereon.	Prem. rate.	Risks.	Premiums thereon.	Prem. rate.	Risks.	Premiums thereon.	Prem. rate.	Premiums thereon.
National Fire.....N. Y.	\$22, 131, 657	\$117, 026 34	.53				\$23, 572, 143	\$150, 191 55	.64	
N. Orleans Mnt. Ins. Assn. La.	12, 380, 161	121, 753 45	.98				21, 573, 034	204, 435 29	.85	
New York and Yonkers F.N.Y.	New company						6, 131, 335	38, 317 01	.95	
Niagara Fire.....N. Y.	71, 734, 852	573, 734 66	.78	17, 166	539 98	3.26	71, 457, 051	771, 386 50	1.08	
North Missouri.....Mo.	8, 050, 023	178, 297 58	2.21				27, 323, 785	637, 214 45	2.33	
Northwestern National.....Wis.	4, 844, 173	68, 023 51	1.40	21, 860	670 78	3.07	6, 842, 773	119, 781 71	1.75	
Old Dominion.....Va.	1, 600, 000	21, 815 00	1.36				3, 136, 000	31, 632 40	1.01	
Orient.....Conn.							19, 254, 006	281, 566 69	1.46	
Pennsylvania Fire.....Pa.	38, 172, 553	241, 229 06	.63				61, 881, 111	617, 106 31	1.00	
Penn. Fire.....Pa.								97, 199 28	1.97	
People's Fire.....N. J.	5, 833, 274	52, 511 76	.90				4, 937, 343	122, 449 31	1.09	
Phoenix.....N. Y.	77, 979, 283	802, 803 70	1.11				11, 189, 961	929, 451 93	.95	
Phoenix.....Conn.	123, 670, 169	1, 453, 110 76	1.20	4, 046, 144	96, 653 30	2.39	97, 644, 720	3, 894, 323	100, 724 92	2.43
Providence-Washington...R. I.	58, 353	660 54	1.13				132, 892, 967	1, 569, 810 46	1.18	
Republic Fire.....N. Y.	40, 012, 455	403, 436 54	1.01	17, 166	559 98	3.26	5, 311, 515	56, 400 32	1.06	
Roger Williams.....R. I.	811, 148	10, 834 10	1.33				41, 370, 152	448, 398 93	1.08	
Springfield Fire and Ma..Mass.	55, 885, 756	608, 042 08	1.20				1, 930, 717	28, 777 33	1.49	
Star Fire.....N. Y.	21, 848, 289	196, 520 71	.90				67, 277, 611	816, 155 92	1.21	
State.....Mo.	6, 441, 340	92, 540 82	1.44				228, 432 32	228, 432 32	.96	
Standard Fire.....N. Y.	21, 362, 128	161, 101 45	.75				24, 696, 870	187, 048 27	1.98	
St. Nicholas.....N. Y.	14, 346, 925	80, 953 05	.63				9, 436, 238	17, 837, 385	145, 674 49	.82
St. Joseph Fire and Marine..Mo.	4, 133, 000	69, 000 89	1.68				17, 232, 913	124, 336 69	.72	
St. Paul Fire and Marine..Minn.	9, 328, 134	154, 363 00	1.68				8, 236, 913	111, 411 92	1.35	
Sun.....O.	12, 938, 447	158, 676 31	1.22				20, 677, 244	375, 291 37	1.82	
Tradesmen's Fire.....N. Y.	25, 340, 311	182, 542 07	.72	27, 063	577 89	2.14	14, 157, 181	178, 001 72	1.25	
Union.....N. Y.	15, 768, 163	218, 734 40	1.39	1, 344, 789	93, 697 49	6.97	27, 201, 957	209, 414 65	.77	
Westchester Fire.....N. Y.	40, 269, 065	416, 820 30	1.01				60, 880, 317	251, 086 30	1.39	
Williamsburg City Fire...N. Y.	30, 454, 881	236, 669 00	.78	30, 000	1, 150 00	3.83	642, 417 75	1, 764, 560	134, 373 43	7.05
Totals.....	\$2, 726, 022, 039	\$30, 038, 633 27	1.10	\$48, 997, 304	1, 243, 087 63	2.53	42, 066, 738	50, 883	1, 770 83	3.49
							\$3, 408, 992, 642	\$40, 173, 712 26	1.16	
								\$53, 447, 065	1, 499, 854 40	2.81

III. MUTUAL COMPANIES OF OTHER STATES.

Farmers' Mutual Fire.....Pa.	\$28,074,542	\$356,223 73	1 27	.....	\$20,298,523	\$400,753 05	1 32	.....
Lycoming.....Pa.	53,962,176	643,045 62	1 19	.....	52,137,690	774,948 24	1 49	.....
Milwaukee Mech. Mut.....Wis.	20,033,668	306,627 30	1 53	.....	22,355,580	353,202 48	1 59	.....
Millville Mutual M. and F.....N. J.	3,087,834	35,514 90	1 15	.....	4,352,013	53,795 45	1 24	.....
Orient Mutual.....N. Y.	.....	.....	.....	.....	.....	\$749,130	\$11,849 87	5 39
Pacific Mutual.....N. Y.	.....	.....	.....	.....	.....	20,600,488	334,613 56	1 62
Totals.....	\$105,158,220	\$1,341,421 55	1 28	.....	\$109,173,806	\$1,584,639 22	1 45	.....

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Commerce'l Union Assur'ce Eng.	\$17,770,835	\$194,382 47	1 08	.....	\$33,464,362	\$398,658 75	1 19	.....
Hamburg-Bremer Fire....Ger.	10,575,355	123,660 18	1 12	.....	14,887,306	195,769 22	1 31	.....
Imperial Fire.....Eng.	74,185,096	971,434 00	1 31	.....	126,272,091	1,473,178 36	1 17	.....
Lancashire.....Eng.	.....	.....	.....	.....	30,537,068	330,906 52	1 08	.....
Liverp. & Lond. & Globe.....Eng.	258,349,404	2,849,656 61	1 10	.....	283,791,518	3,260,063 65	1 15	.....
Lond. Assur. Corporation Eng.	115,776,786	1,312,330 31	1 13	.....	31,403,848	299,231 50	.95	.....
N. British and Mercantile G. B.	48,123,982	628,923 43	1 38	.....	144,203,842	1,709,590 81	1 18	.....
Queen.....Eng.	.....	.....	.....	.....	70,144,794	813,754 41	1 13	.....
Totals.....	\$524,781,448	\$6,080,358 00	1 16	.....	\$734,704,829	\$8,461,154 22	1 15	.....

V. FOREIGN COMPANIES—HOME OFFICES.

Royal.....Eng.	\$666,394,000	\$3,874,690 11	.58	.....	\$951,175,500	\$4,117,835 60	.43	.....
Western Assurance Co....Can	15,355,262	91,079 29	.59	.....	21,691,528	145,404 22	.67	.....
Totals.....	\$681,749,262	\$3,965,769 40	.58	.....	\$972,867,028	\$4,263,239 82	.44	.....
Grand aggregate.....	\$4,126,035,881	\$41,953,940 90	1 02	.....	\$5,431,374,005	\$55,379,138 67	1 02	.....

TABLE No 13.

Premium Rates charged on Risks in force December 31, 1871, on Risks written and terminated during the Year 1872, and on Risks in force December 31, 1872.—Compiled from Table No. 12.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Premium Rates charged on Risks.					
	In force Dec. 31, 1871.		Written during year 1872.		Expired and marked off as terminated.	
	Fire.	Marine and Inland.	Fire.	Marine and Inland.	Fire.	Marine and Inland.
American	.48		1.05		4.42	.44
Farmers'	.51		.64		.65	.53
German	.80		1.62		2.61	.73
German Ins. and Sav. Inst.	1.05		1.00		.91	1.13
Globe	1.48		2.34		1.53	2.55
Rockford	.79		1.25		2.41	.66
Traders			1.02	1.11	.73	1.23
					1.11	1.09
Average	.60		1.13	1.11	2.32	.60
					1.11	1.09

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire	N. Y.	.93		.88		.85		.95	
Ætna	Conn.	1.25	6.44	1.16	.90	1.18	.90	1.23	5.32
Agricultural	N. Y.	.64		.69		.71		.64	
Alps	Pa.	1.65	5.60	1.66	1.87	2.40	4.18	1.47	1.03
Alemania	Ohio.	1.73		1.84		2.14		1.55	
Allemania	Pa.	1.47		1.69		1.33		1.73	
Amazon	Ohio.	2.29	5.11	1.38	1.15	1.49	1.10	1.48	3.46
American Fire	Pa.	.58		.82		.63		.96	
American Central	Mo.	1.58		1.61	.72	1.78	.71	1.49	
Arctic	N. Y.	.83	1.76	.68	.47	.68	.46	.81	4.96
Armenia	Pa.			1.59		.04		1.66	
Atlantic	N. Y.			.75		.80		.72	
Atlantic F. and M.	R. I.	1.14		1.05	.90	.72	.68	1.25	2.62
Aurora F. and M.	Ohio.	1.00		1.41	.75	.90	.75	1.47	
Bangor	Me.			1.46	3.42	1.02	3.86	1.51	2.88
Black River	N. Y.			1.34		.61		1.63	
Brewers' and Maltsters' ..	N. Y.	.75	2.27	.66	.89	.63	.68	.75	3.43
Brewers' Fire	Wis.	2.06		1.87		1.83		1.95	
Citizens'	N. Y.	.63		.62		.57		.70	
Citizens'	N. J.	1.14		1.48		1.02		1.43	
Clay Fire and Marine	Ky.	.86		1.14		.93		1.12	
Commercial	Mo.	1.66		1.82	.93	1.86	.94	1.65	
Connecticut Fire	Conn.	.96		1.18		1.08		1.14	
Continental	N. Y.	.76		.72		.68		.80	
Detroit F. and M.	Mich.	1.31	5.54	1.29	1.62	2.26	1.54	1.34	5.37
Eastern	Mo.	1.46	6.44	1.42	1.98	1.33	1.90	1.54	6.75
Exchange	N. Y.	.91	4.25	1.08	2.91	.87	2.51	1.16	4.55
Fairfield County	Conn.	1.00		1.17		.94		1.24	
Faneuil Hall	Mass.			1.37		1.31			
Farmers', Merch. and Moch.	Ohio.	1.81		2.32	9.85	4.17		1.70	9.85
Farragut	N. Y.			.48		.34		.54	
Firemen's Fund	N. Y.	.92		.95		.84		1.04	
Fireman's Fund	Cal.	1.20	3.30	1.33	2.39	1.23	2.12	1.34	4.40
Firemen's	Ohio.	1.50		1.07		1.74		1.06	
Fire Ass'n. of Philadelphia ..	Pa.	2.14		3.12		1.00		2.20	
Franklin	Ind.	1.31		1.39		.37		1.70	
Franklin	W. Va.	1.61	9.94	1.67	3.43	1.30	3.06	1.95	10.74
Franklin Fire	Pa.	1.88		1.42		1.27		2.03	
Germania Fire	N. Y.	.86	3.26	.96	.98	.95	1.27	.91	
German	Pa.	1.64		2.15		2.69		1.72	
German American	N. Y.			.95		4.17		1.11	
Girard F. and M.	Pa.	1.25		1.43		1.43		1.31	
Glens Falls	N. Y.	.89		.85		.86		.89	
Hanover	N. Y.	1.06	3.26	.89	.98	.83	1.27	1.09	

Table No. 13—Continued.

Name of Company.	Premium Rates charged on Risks.							
	In force Dec. 31, 1871.		Written during year 1872.		Expired and marked off as terminated.		In force Dec. 31, 1872.	
	Fire.	Marine and Inland.	Fire.	Marine and Inland.	Fire.	Marine and Inland.	Fire.	Marine and Inland.
Hartford Fire.....Conn.	1.20		1.42		1.46		1.14	
Home.....N. Y.	.97		.91		.95		.93	
Home.....Ohio.	.72		1.51		.75		1.35	
Hoffman Fire.....N. Y.	1.17		1.10		1.17		1.08	
Howard.....N. Y.	.65	5.00	.73	4.90	.65	4.02	.75	8.00
Humboldt.....N. J.	1.33		1.58		1.36		1.37	
Insurance Co. of N. America.....Pa.	1.28	2.01	1.18	1.26	1.14	1.20	1.29	2.65
Kansas Insurance.....Kan.	1.73		1.99		1.92		1.82	
Lamar.....N. Y.			.79	.22	.33	2.13	1.06	2.00
LANCASTER FIRE.....Pa.	1.45		1.50		1.43		1.52	
Manhattan Fire.....N. Y.			1.11	1.14	.56	1.14	1.34	
Manufacturers' F. and M.....Mass.								
Mechanics' and Traders'.....N. Y.	.74	2.53	.64	.57	.62	.38	.76	3.58
Mercantile Mutual.....N. Y.		2.09		1.58		1.60		1.88
Mercantile.....Ohio.	.56	3.63	1.00	1.86	.55	1.67	1.08	5.56
Merchants' Mutual.....N. J.	.95	2.21	.99		.93	2.21	1.01	
Meriden Fire.....Conn.			1.39		1.71		1.37	
Michigan State.....Mich.	1.17		1.29		1.11		1.23	
Mississippi Valley.....Tenn.	1.45		2.03	.87	1.55	.87	2.07	
Narragansett F. and M.....R. I.	1.29	5.18	1.24	1.80	1.21	.23	1.33	5.70
National.....Conn.	1.24		1.18		.84		1.26	
National.....Mo.	.96		2.14		2.09		1.12	
National F. and M.....Pa.	1.25		1.67		1.16		1.74	
National Fire.....N. Y.	.53		.58		.54		.64	
New Orleans M. Ins. Ass.....La.	.98	1.17	.90	1.18	.90	1.18	.95	1.18
New York and Yonkers.....N. Y.			.88		.59		.95	
Niagara Fire.....N. Y.	.78	3.26	1.00	.98	.76	1.27	1.08	
North Missouri.....Mo.	2.21		2.08	1.51	1.80	1.42	2.33	6.56
Northwestern National.....Wis.	1.40	3.07	1.57	.99	1.37	.90	1.75	5.35
Old Dominion.....Va.	1.36		1.45	.45	1.93	.45	1.01	
Orient.....Conn.			1.32		.87		1.46	
Pennsylvania Fire.....Pa.	.63		1.16		.83		1.00	
Penn Fire.....Pa.			1.93		.48		1.97	
People's Fire.....N. J.	.90		1.32		1.34		1.09	
Phenix.....N. Y.	1.11	2.39	.96	1.40	1.06	1.38	.95	2.63
Phenix.....Conn.	1.20		1.29		1.31		1.18	
Providence-Washington.....R. I.	1.13		.90		3.85		1.06	
Republic Fire.....N. Y.	1.01	3.26	1.05	1.38	.99	1.62	1.08	
Roger Williams.....R. I.	1.33		1.58	1.15	1.33	1.04	1.49	1.42
Springfield F. and M.....Mass.	1.20		1.18		1.15		1.21	
State Fire.....N. Y.	.90		.92		.90		.96	
State.....Mo.	1.44		2.16	.80	1.80	.80	1.98	
Standard Fire.....N. Y.	.75		.65		.63		.82	
St. Nicholas.....N. Y.	.63		.85	1.25	.80	1.25	.72	
St. Joseph F. and M.....Mo.	1.68		1.56	1.11	2.08	1.11	1.37	
St. Paul F. and M.....Minn.	1.66		1.75	.68	1.47	.68	1.82	
Sun.....Ohio.	1.22		1.19		1.16		1.25	
Tradesmen's Fire.....N. Y.	.72	2.14	.93	.38	.89	.42	.77	8.71
Triumph.....Ohio.								
Union.....Me.	1.39	6.97	1.31	2.77	1.28	2.53	1.39	7.05
Westchester Fire.....N. Y.	1.03		1.08		1.07		1.05	
Williamsburg City Fire.....N. Y.	.78	3.83	.90	4.10	.93	4.58	.79	3.49
Average.....	1.10	2.53	1.10	1.27	1.03	1.23	1.16	2.81
III. MUTUAL COMPANIES OF OTHER STATES.								
Farmers' Mutual Fire.....Pa.	1.27		1.39		1.29		1.32	
Lycoming.....Pa.	1.19		1.29		.85		1.49	
Milwaukee Mechanics' Mut.....Wis.	1.53		1.70		1.58		1.59	
Millville Mutual M. and F.....N. J.	1.15	5.00	1.74	5.76	2.50	5.28	1.24	5.59
New Orleans Mut. Ins. Ass.....La.								
Orient Mutual.....N. Y.		1.78		1.02		1.04		1.62
Pacific Mutual.....N. Y.		1.78		.98		1.03		1.41
Average.....	1.28	1.85	1.40	1.02	1.07	1.04	1.67	1.45

Table No. 13—Continued.

IV. FOREIGN COMPANIES—U. S. BRANCH OFFICES.

Name of Company.	Premium Rates charged on Risks.							
	In force Dec. 31, 1871.		Written during year 1872.		Expired and marked off as terminated.		In force Dec. 31, 1871.	
	Fire.	Marine and Inland.	Fire.	Marine and Inland.	Fire.	Marine and Inland.	Fire.	Marine and Inland.
Commercial Union Assurance. Eng.	1.08	.....	1.19	.....	1.13	.....	1.19	.....
Hamburg-Bremer Fire.....Ger.	1.12	.....	1.24	.....	1.10	.....	1.31	.....
Imperial Fire.....Eng.	1.31	.....	1.01	.....	1.01	.....	1.17	.....
Lancashire.....Eng.	.....	.....	1.03	.....	.71	.....	1.08	.....
Liverpool & Lond. & Globe...Eng.	1.10	.....	.90	.....	.86	.....	1.15	.....
London Assurance Corp.....Eng.	.....	.....	.87	.....	.53	.....	.95	.....
North British and Mercantile. Eng.	1.13	.....	.96	.....	.88	.....	1.18	.....
Queen.....Eng.	1.38	.....	1.05	.....	1.12	.....	1.13	.....
Average.....	1.16	.....	.97	.....	.92	.....	1.15	.....

V. FOREIGN COMPANIES—HOME OFFICES.

Royal.....Eng.	.58	.....	.42	.....	.54	.....	.43	.....
Western Assurance Co.....Can.	.59	2.38	1.13	1.49	1.22	1.15	.67	2.51
Average.....	.58	2.38	.44	1.49	.56	1.15	.44	2.51
Grand Aggregate Average...	1.02	2.29	.96	1.20	.94	1.18	1.02	2.40

TABLE No. 14.

Showing amount of Premiums received, Losses paid and Cash Dividends declared, from date of organization of Company to December 31, 1872, and other miscellaneous information, given in the Annual Statements of Fire and Fire-Marine Insurance Companies, for the year ending December 31, 1872.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Total amounts from date of organization of Company to December 31, 1872.				Miscellaneous.				
	Premiums received.	Losses paid.	Cash dividends declared.	Per cent. of premiums received paid for Losses.	Total dividends declared payable in stock.	Stock owned by directors.	Amount loaned		Deposited in States for the security of policyholders.
							To officers and directors.	To stockholders not officers.	
American..... Ill.	\$673,460 94	\$218,473 62	\$10,458 00	32 4	.....	\$143,300 00	\$143,300 00	\$56,500 00	.....
Farmers'..... Ill.	248,558 85	74,025 22	.....	29 8	.....	99,000 00	106,000 00	1,000 00	.....
German..... Ill.	188,291 93	33,667 40	10,100 00	17 9	.....	101,200 00	90,700 00	84,700 00	.....
German Ins. and Sav. Inst. Ill.	42,714 53	4,210 44	47,707 20	9 6	109.1	19,000 00	23,850 00	78,105 62	.....
Globe..... Ill.	58,095 12	63,958 94	.....	110 1	.....	167,700 00	91,000 00	86,000 00	.....
Rockford..... Ill.	510,000 00	108,000 00	28,000 00	21.2	5.5	84,500 00	32,341 67	5,000 00	.....
Traders..... Ill.	309,562 33	216,198 92	.....	69.9	.....	213,300 00	.....	.....	.....
Totals.....	\$2,030,923 72	\$718,564 54	\$96,265 20	33.4	4.7	\$50,100 00	\$457,191 67	\$311,305 62	.....

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire..... N.Y.	\$1,092,093 49	.....	\$87,000 00	.....	7 9	\$94,975 00	\$42,942 00	.....	.....
Ætna..... Conn.	57,530,381 11	\$37,574,024 20	6,169,950 00	65.3	10 7	237,400 00	8,000 00	\$119,470 00	\$50,000 00
Agricultural..... N.Y.	1,925,427 84	971,487 30	200,000 00	50 5	10 4	163,300 00	34,000 00	20,898 00	100,000 00
Alps..... Pa.	467,843 65	189,825 18	7,500 00	40 6	1 6	177,500 00	177,500 00	70,000 00	.....
Alenammia..... Ohio.	452,310 80	363,377 06	.....	80.3	.....	55,000 00	.....	205,000 00	.....
Allenammia..... Pa.	248,141 25	80,404 63	25,000 00	32 4	10 01	42,300 00	10,000 00	4,000 00	.....
Amazon..... Ohio.	1,639,895 06	574,662 33	45,000 00	33.1	2 7	101,880 00	236,809 00	291,200 00	25,000 00
American Fire..... Pa.	3,776,172 91	2,672,965 38	1,828,975 50	70 8	38 5	14,400 00	.....	3,500 00	.....
American Central..... Mo.	2,062,116 84	1,316,564 74	41,236 20	63.8	2 1	95,500 00	.....	.....	.....
Arctic..... N.Y.	2,533,861 00	1,709,545 00	477,500 00	67.5	18.8	45,175 00	.....	.....	.....
Armenia..... Pa.	47,446 10	2,445 57	.....	5 2	.....	102,000 00	37,340 07	41,400 00	.....
Atlantic..... N.Y.	162,884 77	38,687 45	.....	23 8	.....	75,500 00	10,000 00	.....	.....
Atlantic Fire and Marine..... R.I.	2,446,018 76	1,892,670 09	260,000 00	77 4	10 6	64,266 66	9,513 44	5,659 81	.....
Aurora Fire and Marine..... Ohio.	108,621 16	30,924 16	6,000 00	28 5	5 5	29,400 00	37,850 00	57,250 00	.....
Bangor..... Me.	78,065 34	11,653 60	.....	14 9	.....	69,000 00	.....	.....	.....
Black River..... N.Y.	141,725 50	36,097 97	.....	25.5	.....	113,500 00	.....	.....	.....

Table No. 14—Continued.

Name of Company,	Total amounts from date of organization of Company to December 31, 1872.				Miscellaneous.					
	Premiums received.	Losses paid	Cash dividends declared.	Per cent. of pre- miums received paid for		Total dividends de- clared paya- ble in stock.	Stock owned by directors.	Amount loaned		Deposited in different States for the security of policyholders.
				Losses.	Cash dividends declared.			To officers and directors.	To stock- holders not officers.	
Brewers' and Malsters' . . . N. Y.	\$399,480 79	\$217,222 50	...	54 4	1 7	\$99,300 00	...	...	...	...
Brewers' Fire . . . Wis.	406,990 38	368,441 54	\$6,699 06	90 5	26 0	78,000 00	...	\$18,900 00	29,000 00	\$29,975 00
Citizens' . . . N. Y.	3,811,668 37	1,798,697 34	992,550 00	47 2	...	72,140 00	...	...	...	...
Citizens' . . . N. Y.	171,823 56	51,601 94	17,231 94	30 0	10 0	149,750 00	...	17,187 86	1,000 00	...
Clay Fire and Marine . . . Ky.	65,623 43	7,524 78	30,000 00	11 3	45 7	73,700 00	...	32,687 39	25,841 73	...
Commercial . . . Mo.	458,215 92	334,353 44	10,000 00	68 8	2 1	69,700 00	...	29,699 11	58,281 00	...
Continental Fire . . . Conn.	277,215 92	143,939 33	30,000 00	52 5	10 8	140,800 00	...	3,660 00	21,275 00	...
Continental . . . N. Y.	9,807,720 47	5,693,630 64	2,353,623 44	57 8	24 0	301,000 00	...	17,500 00	18,730 00	91,012 50
Detroit Fire and Marine . Mich.	1,082,472 10	774,228 57	77,500 00	71 5	6 8	37,425 00	...	...	10,000 00	...
Eastern . . . Me.	683,216 22	482,659 92	...	69 6	...	117,500 00	...	103,500 00	107,500 00	...
Exchange Fire . . . N. Y.	1,461,421 17	995,657 15	92,500 50	68 1	6 3	88,740 00	...	33,700 00	13,500 00	...
Fairfield County . . . Conn.	221,248 51	104,435 89	18,000 00	47 2	8 1	76,700 00	...	25,500 00	29,500 00	...
Faneuil Hall . . . Mass.	42,095 37	182,575 92	...	433 7	...	58,000 00	...	...	...	...
Farmers', Mer. and Manuf. Ohio.	229,601 98	64,152 85	19,495 00	26 8	8 1	8,500 00	...	1,500 00	88,410 00	...
Farrington . . . N. Y.	108,223 37	23,558 70	7,000 00	21 7	6 5	112,150 00	...	24,850 00	9,800 00	...
Firemen's Fund . . . N. Y.	922,600 40	607,528 77	38,250 00	65 9	4 1	54,560 00	...	15,300 00	...	...
Firemen's . . . Cal.	2,265,913 00	1,178,079 00	471,000 00	52 0	21 4	...	...	5,000 00	...	127,900 00
Firemen's . . . Ohio.	579,773 36	192,632 73	196,000 00	33 1	33 8	...	...	...	47,600 00	...
Fire Association of Phila. . Pa.	963,765 17	835,625 59	619,762 03	86 7	64 3	...	...	...	...	...
Franklin . . . Ind.	29,048 89	10,682 44	...	36 8	...	119,550 00	...	105,000 00	...	...
Franklin . . . W. Va.	735,869 43	350,971 66	40,000 00	47 7	5 4	...	...	45,600 00	19,616 00	...
Franklin . . . Pa.	11,034,406 50	7,611,443 96	2,936,400 00	69 0	26 6	\$87,000 00	...	51,000 00	23,846 38	50,000 00
Franklin Fire . . . N. Y.	5,595,805 76	2,971,162 31	486,000 00	54 3	8 7	...	...	169,100 00	14,900 00	45,000 00
Germania Fire . . . N. Y.	479,736 36	88,580 74	31,742 49	18 4	6 6	...	...	...	...	20,000 00
German . . . Pa.	...	...	...	...	...	15,000 00	...	...	...	...
German-American . . . N. Y.	557,417 02	173,764 17	...	31 7	...	106,300 00	...	89,340 00	73,054 75	...
Girard Fire and Marine . . . Pa.	2,208,251 25	1,063,800 88	244,330 52	48 1	11 0	257,000 00	...	154,000 00	100 00	...
Glens Falls . . . N. Y.	1,784,869 54	1,634,965 16	110,000 00	63 6	6 2	113,000 00	...	22,660 00	...	...
Hanover . . . N. Y.	4,539,469 65	2,647,164 82	617,000 00	58 3	13 6	29,390 00	...	12,800 00	...	...
Harford Fire . . . Conn.	23,286,294 09	16,105,835 42	2,488,100 00	69 2	10 4	74,650 00	...	...	5,000 00	...
Home . . . N. Y.	28,455,872 03	18,601,499 44	3,190,000 00	65 4	11 2	700,000 00	...	...	...	150,000 00
Home . . . Ohio.	1,902,411 33	1,337,372 87	47,126 60	70 3	2 5	500,000 00	...	60,470 00	17,750 00	194,000 00
Hoffman Fire . . . N. Y.	689,155 01	538,032 96	30,000 00	78 1	4 4	73,055 00	...	5,000 00	190,497 64	50,000 00
Howard . . . N. Y.	5,169,075 00	3,914,031 00	1,688,375 00	75 7	32 7	68,350 00	...	1,000 00	...	...
Humboldt . . . N. Y.	103,379 60	30,784 68	3,255 00	29 8	3 2	78,850 00	...	30,900 00	33,450 00	...
Ins. Co. of North America . Pa.	40,000 00 00	28,000 00 00	8,300 00 00	70 0	20 8	100,000 00	...	2,500 00	28,290 00	...
Kansas Insurance . . . Kan.	185,710 86	67,729 90	...	36 5	...	15,930 00	...	68,600 00	24,380 00	...
Lamar . . . N. Y.	106,000 98	87,161 72	...	82 1	...	93,225 00	...	2,500 00	...	...

Lancaster Fire.....Pa.	469,312 77	368,779 07	8,000 00	78 6	1 7	94,970 00	65,740 00	32,803 00	32,500 00
Manhattan Fire.....N. Y.	364,078 65	94,266 96		25 8		78,900 00	5,000 00		
Manufacturers' F. and M. Mass.	New Comp. Y.								
Mechanics' and Traders' N. Y.	2,020,800 00	1,064,762 00	548,000 00	52 7	27 1	49,725 00			
Mercantile Mutual.....N. Y.	32,483,684 72	24,637,253 93	1,242,108 28		3 8	179,000 00			
Mercantile.....Ohio.	228,810 31	104,061 22	10,600 00	43 6	4 2	126,000 00	85,400 00	25,400 00	
Merchants Mutual.....N. J.	926,357 18	355,838 84	59,787 80	38 4	6 5	67,500 00	26,600 00	16,750 00	
Meriden Fire.....Conn.	87,784 80	20,176 64		23 0		87,500 00	67,630 00	56,960 00	
Michigan State.....Mich.	584,705 39	216,199 21	120,500 00	42 7	23 8	101,300 00	33,375 00	9,350 00	
Mississippi Valley.....Tenn.	213,502 63	59,813 45		28 0		126,250 00	57,750 00	63,955 00	80,000 00
Narragansett F. and M.....R. I.	3,378,108 65	2,717,497 73	165,000 00	80 4	4 9	82,750 00			
National.....Conn.	372,862 99	174,509 34	20,000 00	46 8	5 4	123,600 00	13,900 00	39,950 00	
National.....Mo.	341,143 70	138,576 22	29,000 00	29 7		12,000 00	19,329 43	20,703 00	
National Fire and Marine.....Pa.	205,119 27	26,629 06		13 0		125,750 00	3,500 00	3,595 00	
National Fire.....N. Y.	1,762,259 74	823,102 13	766,036 87	46 7	42 5	47,562 50	25,030 00	79,515 00	
New Orleans Mut. Ins. Ass. La.	2,415,900 20	1,070,924 07	924,267 49	44 3	38 3	71,600 00	50,895 57		
New York and Yonkers.....N. Y.	39,091 03	34,484 48		58 4		92,900 00			
Niagara Fire.....N. Y.	6,062,352 00	3,789,292 00	1,144,000 00	37 4	17 4	200,700 00	176,500 00	173,800 00	30,000 00
North Missouri.....Mo.	1,233,170 09	415,076 37		33 7		57,000 00			
Northwestern National.....Wis.	653,638 91	451,075 61		69 1		139,102 00			
Old Dominion.....Va.	120,139 00	45,236 00	40,000 00	37 7	33 3	65,200 00	18,500 00	61,500 00	30,000 00
Orient.....Conn.	334,125 00	196,573 00		58 8		133,200 00	55,415 90	100,405 95	
Pennsylvania Fire.....Pa.	3,366,429 00	2,233,881 44	1,779,000 00	67 0	54 0	31,000 00	7,250 00		
Penn Fire.....Pa.	97,199 28	809 94		8		59,500 00	51,037 50	82,395 00	
People's Fire.....N. J.	315,400 03	99,183 97	49,220 00	31 4	15 6	108,000 00	82,800 00	12,400 00	
Phoenix.....N. Y.	15,113,166 36	8,774,916 03	1,114,000 00	58 1	7 4	224,900 00	117,975 00	11,900 00	70,000 00
Phoenix.....Conn.	13,297,298 52	8,612,816 13	1,180,000 00	65 0	8 9	120,000 00			80,000 00
Providence-Washington.....R. I.						34,360 00	6,225 00		
Republic Fire.....N. Y.	4,084,365 96	2,323,889 31	347,529 35	56 9	8 5	88,300 00	20,059 67	960 00	
Roger Williams.....R. I.									
Springfield F. and M.....Mass.	6,342,292 60	4,857,550 95	857,042 06	76 6	13 5	176,100 00	181,907 09	125,035 00	
Star Fire.....N. Y.	1,091,070 96	623,968 42	120,000 00	37 2	10 7	94,000 00	31,600 00	8,850 00	
State.....Mo.	611,561 83	230,615 12		37 0		88,500 00	61,193 58	101,910 46	10,000 00
Standard Fire.....N. Y.	1,440,802 85	838,272 47	258,250 00	58 2	20 0	130,850 00	14,600 00	2,500 00	
St. Nicholas.....N. Y.	1,565,607 78	949,966 29	150,000 00	60 7	9 6	61,350 00	30,450 00	1,000 00	
St. Joseph F. and M.....Mo.	343,116 04	146,817 92		42 8		92,000 00		40,000 00	
St. Paul Fire and Marine.....Minn.	730,655 53	501,677 62	32,000 00	66 8	4 3	278,500 00	190,066 43	52,440 00	
Sun.....Ohio.	732,282 00	273,845 00	126,000 00	76 2	16 8	62,000 00	15,060 00	16,800 00	
Traders' Fire.....N. Y.	1,737,139 31	1,171,739 96	186,000 00	67 5	10 7	53,900 00			10,000 00
Union.....Me.	1,597,947 43	1,021,412 96	88,094 64	63 9	5 5	90,000 00	91,400 00	191,600 00	
Westchester Fire.....N. Y.	2,284,510 96	1,216,925 96	38,000 00	53 3	1 7	70,000 00	11,000 00		
Williamsburg City Fire.....N. Y.	2,886,324 64	1,745,449 04	300,000 00	60 5	12 4	96,550 00	45,070 00	1,030 00	
Totals.....	338,030,580 41	226,910,900 20	846,107,419 77	67 1	13 6	84,663,819 74	82,997,056 25	3,202,612 50	81,535 50

Table No. 14—Continued.
III. MUTUAL COMPANIES OF OTHER STATES.

Name of Company,	Total amounts from date of organization of Company to December 31, 1872.				Miscellaneous.			
	Premiums received.	Losses paid.	Cash dividends declared.	Per cent. of premiums received paid for	Total dividends declared payable in stock	Amount loaned		Deposited in different States for the security of policyholders.
						To officers and directors.	To stockholders not officers.	
Farmers' Mutual Fire..... Pa.	\$1,406,635 47	\$857,022 62		60 9			\$12,097 83	
Lycoming..... Pa.	5,602,580 74	4,424,844 49		78 2				
Milwaukee Merchants' Mut. Wis.	800,438 58	341,244 83		42 6				
Millville Mutual M. and F. N. J.	188,023 68	40,251 08		21 4			16,000 00	
Orient Mutual..... N. Y.								
Pacific Mutual..... N. Y.	12,375,172 08	7,430,088 87		53 2			124,000 00	
Totals.....	\$20,432,860 55	\$13,093,451 89		64 1			\$152,097 83	
IV. FOREIGN COMPANIES—U. S. BRANCHES.								
Commercial Union Assur'ce. Eng.	\$710,133 69	\$565,975 65		79 8				\$842,000 00
Hamburg-Breuer Fire..... Ger.		2,925,627 05		71 8				200,000 00
Imperial Fire..... Eng.	4,071,474 87	368,683 31		43 5				1,000,000 00
Lancashire..... Eng.	25,277,200 14	17,015,121 43		67 3				200,000 00
Liverp. & London & Globe..... Eng.	340,903 05	98,870 84		29 0				825,000 00
London Assur. Corporation..... Eng.	6,236,855 74	5,669,776 42		91 1				300,000 00
N. British and Mercantile..... G. B.	2,793,863 00	2,199,470 00		78 8		\$5,500 00		1,172,000 00
Queen..... Eng.								530,000 00
Totals.....	\$89,789,118 80	\$28,635,110 33		72 0		\$5,500 00		\$4,375,000 00
V. FOREIGN COMPANIES—HOME OFFICES.								
Royal..... Eng.	\$34,382,775 70	\$22,124,999 47	\$3,510,340 62	64 4	1 02		\$20,770 00	\$875,000 00
Western Assurance Co..... Can	No report.							
Totals.....	\$34,382,775 70	\$22,124,999 47	\$3,510,340 62	61 4	1 02		\$20,770 00	\$875,000 00
Grand aggregate.....	\$434,666,259 18	\$291,483,027 43	\$49,714,025 59	67 1	11 04	\$4,713,919 47	\$3,636,315 75	\$6,725,387 50

TABLE No. 15.

Detailed Statement of Assets of each Fire and Fire-Marine Insurance Company complying with the Insurance Laws of Illinois, as shown by their Annual Reports for the Year ending December 31, 1872.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Real estate owned by company.	Cash in office and bank.	Bonds and stocks owned by company.	Loans on bonds and mortgages.	Loans on collaterals.	Interest and rents due and accrued.	Premiums in due course of collection.	All other admitted assets.	Aggregate amount of assets.
American.....III.	\$7,000 00	\$14,438 43	\$126,757 11	\$175,646 88	\$65,200 00	\$3,906 78	\$80,370 17	\$65,008 71	\$538,328 08
Farmers.....III.		1,840 50	6,348 00	107,000 00		5,802 47	2,580 91	4,720 22	128,501 10
German.....III.	10,000 00	29,291 24	4,000 00	196,340 00		1,500 00	6,426 13	10,636 95	258,394 32
German Ins. & Savings Ins. III.		8,699 41		115,950 00	10,000 00	10,026 96	296 40	24,505 62	169,478 39
Globe.....III.		17,477 98	50,000 00	176,000 00		12,215 66	24,995 41	60,945 30	341,634 35
Rockford.....III.	1,200 00	39,066 75	20,467 50	177,175 67	8,000 00	7,513 08	250 00	81,200 00	334,873 00
Traders.....III.		25,451 37	500,500 00	30,111 10		639 29	14,981 46	16,598 88	588,342 10
Totals.....	\$18,200 00	\$136,265 68	\$708,292 61	\$978,423 65	\$83,200 00	\$41,654 24	\$129,900 48	\$263,624 68	\$2,329,551 34

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire.....N. Y.	\$26,619 96	\$135,313 00		176,275 44	\$73,500 00	\$4,962 37	\$19,873 34	\$20,112 50	\$280,381 17
Zetna.....Conn.	223,632 37	3,608,250 69		619,572 00	57,140 00	20,929 71	928,097 73		5,396,380 50
Agricultural.....N. Y.	102,233 42	143,991 25		208,853 05	27,946 11	15,245 22	98,644 60	26,823 44	715,097 37
Alps.....Pa.	44,307 75	56,000 00		106,000 00	144,000 00	15,000 00	56,206 17	13,037 32	378,551 24
Alenannia.....Ohio.	54,060 57			36,970 00		36,369 56	70,622 99	216,072 75	414,095 87
Alenannia.....Pa.	27,721 88		135 00	176,275 44		3,467 24	20,149 53	26,250 81	253,069 90
Anazon.....Ohio.	13,581 77	248,411 37		619,572 00	95,117 00	29,683 18	8,752 01	55,162 71	1,070,250 04
American Fire.....Pa.	153,328 05	177,346 00		481,189 50	45,500 00	15,416 56	31,347 78	41,847 88	1,006,075 77
American Central.....Mo.	133,351 61	341,800 00					62,292 07	7,500 00	
Arctic.....N. Y.	7,503 90	197,750 00		45,000 00	11,000 00	1,648 77	20,939 87	29,461 69	337,763 34
Armenia.....Pa.	78,775 74	22,375 00		174,308 54		4,699 92	8,915 28	4,040 07	293,117 55
Atlantic.....N. Y.	20,164 80	170,312 50		35,300 00	55,900 00	453 48	21,130 67		303,263 45
Atlantic Fire and Marine.....R. I.	27,022 85			15,698 25	15,698 25	621 94	14,116 19	47,249 50	363,717 69
Aurora Fire and Marine.....Ohio.	1,554 02	18,670 00		4,671 05	5,500 00	4,662 09	12,541 98	15,056 63	146,193 94
Bangor.....Me.	23,305 33			98,554 80	32,200 00	10,931 00	18,189 29		317,682 25
Black River.....N. Y.	98,095 43	56,625 00		177,877 80		10,867 85	14,433 78	8,471 72	381,371 58
Brewers' and Maltsters'.....N. Y.	19,139 43	339,500 00		22,600 00	5,300 00	886 67	29,710 59	67,836 49	924,373 18
Brewers' Fire.....Wis.	53,155 48	321,293 74		8,000 00		538 11	36,509 34	3,550 00	423,046 67
Citizens'.....N. Y.	25,590 16	93,250 00		146,900 00	88,950 00	3,182 77	33,340 73	15,479 21	741,092 89
Citizens'.....N. J.	29,243 60	300 00		192,911 50	16,187 86	6,005 50	14,629 84	74,506 25	333,784 55

Table No. 15. Continued.

Name of Company.	Real estate owned by company.	Cash in office and bank.	Bonds and stocks owned by company.	Loans on bonds and mortgages.	Loans on collaterals.	Interest and rents due and accrued.	Premiums in due course of collection.	All other admitted assets.	Aggregate amount of assets.
Clay Fire and Marine. Ky.	\$7,000 00	\$14,184 38	\$19,987 60	\$105,865 45	\$1,889 29	\$3,424 40	\$8,281 25	\$25,928 00	\$186,560 37
Commercial. Mo.		13,819 21	48,400 00		27,156 00	490 00	11,534 95	88,727 25	190,127 41
Connecticut Fire. Conn.		84,307 70	554,530 00		24,935 00		46,500 00		110,272 78
Continental. N. Y.	632,000 00	389,766 29	579,462 50	432,700 00	41,270 00	17,921 30	168,798 55	46,075 99	2,326,804 63
Detroit Fire and Marine. Mich.		12,251 08	62,150 98	146,850 00		3,309 68	17,483 84	25,504 02	267,648 62
Eastern. Me.		32,943 43	12,120 00	172,500 00	41,350 00	10,431 50	38,378 77	77,732 29	385,655 99
Exchange Fire. N. Y.		16,199 43	92,100 00	151,375 00	23,370 00	3,395 60	25,906 53	11,048 85	323,375 41
Fairfield County. Conn.	28,640 09	9,623 79	24,000 00	151,395 00	29,133 82	4,634 85	34,421 85	17,882 38	299,131 52
Faucett Hall. Mass.		15,429 51	118,692 25	58,650 00		3,136 46	8,135 47		204,043 69
Farm. Ohio.		7,588 13	16,929 42	101,460 00			21,739 45	27,824 22	175,081 22
Farragut. N. Y.		9,752 47	85,125 00	33,700 00	115,150 00	2,594 37	7,846 96	6,136 66	260,305 46
Firemen's Fund. N. Y.		6,993 56	141,250 00	21,500 00	650 00	347 92	11,254 66	4,950 00	186,945 44
Firemen's Fund. Cal.	165,000 00	41,490 36	131,113 46	146,761 10	15,500 00	4,174 60	22,513 43	110,247 80	636,800 84
Firemen's. Ohio.		28,540 11	151,361 87	115,105 88		7,640 16	13,281 91	13,656 50	329,485 93
Fire Association of Phila. Pa.	60,000 00	35,227 29	299,769 00	1,673,969 67		1,826 05	27,521 53		2,104,313 54
Franklin. Ind.		14,934 04	21,500 00	17,990 00	48,800 00	756 55	4,195 36	102,049 86	210,225 51
Franklin. W. Va.	20,000 00	39,100 36	129,600 00	60,000 00		2,303 50	21,384 36	33,243 00	326,030 92
Franklin Fire. Pa.	65,000 00	151,108 42	160,003 25	2,589,684 28	128,750 00	4,463 49	221,792 72	2,869 00	3,363,671 16
Germania Fire. N. Y.	49,365 95	167,133 54	475,100 00	494,900 00	12,250 00	9,461 25	86,721 63	22,109 94	1,316,642 31
German. Pa.		103,529 13	22,000 00	157,939 75	14,500 00	11,263 18	36,070 40	11,993 71	357,896 17
German American. N. Y.		40,842 25	973,400 00		243,850 00		110,998 12	10,000 00	1,379,090 47
Girard Fire and Marine. Pa.	183,000 00	50,074 76	215,341 95	121,900 00	9,150 00	2,495 28	54,329 72	19,029 58	655,321 29
Glens Falls. N. Y.	9,560 00	49,551 74	364,634 50	140,968 88		1,759 36	18,070 60	2,725 00	587,210 17
Hanover Fire. N. Y.	2,725 95	59,141 99	514,114 25	147,700 00	34,500 00	9,578 42	97,976 62	24,068 36	889,805 25
Hartford Fire. Conn.		92,387 68	974,174 21	457,250 00		42,139 38	156,556 20	32,556 47	2,594,396 54
Home. Ohio.		204,233 61	1,725,965 00	1,910,765 00	94,123 49	52,735 33	290,484 48	178,551 87	4,456,858 78
Hoffman. N. Y.	1,727 80	25,275 98	62,205 41	342,592 36	32,723 10	2,745 78	171,920 64	124,342 69	789,333 76
Howard. N. Y.	135,000 00	1,356 10	63,800 00	166,750 00		5,242 68	48,706 34	2,500 00	288,355 12
Humboldt. N. J.		16,440 98	373,808 00	63,900 00	1,000 00	4,810 40	16,887 87	7,116 67	608,963 92
Ins. Co. of N. America. Pa.	35,900 00	331,792 30	1,288,438 00	878,250 00	53,695 23	10,370 17	196,660 13	482,533 08	3,276,738 91
Kansas Insurance. Ka.	7,274 00	33,158 51	7,598 81	96,330 00		4,421 26	10,223 16	2,360 06	161,359 80
Lamar. N. Y.		2,781 56	227,500 00		35,500 00	45 50	12,612 44	600 00	279,039 50
Lancaster Fire. Pa.	23,000 00	33,205 85	33,835 00	70,440 00	65,063 00	5,801 57	28,945 23	26,200 19	287,590 84
Manhattan Fire. N. Y.		67,730 83	242,660 00	105,063 00	50,835 56	5,000 00	52,479 80		493,769 19

Manuf. Fire and Marine, Mass.	441,000 00	68,275 50	334,400 00	59,000 00	2,187 66	36,719 35	38,121 59	500,000 00
Mechanics' and Traders', N. Y.	47,290 25	468,215 00	334,400 00	12,740 63	6,084 26	209,634 03	658,914 10	539,734 48
Maritime Mutual, N. Y.	53,717 95	117,862 00	100,800 00	27,000 00	4,899 92	31,163 81	31,146 39	1,493,565 34
Mechanics' Mutual, N. J.	31,843 06	132,540 09	275,765 00	16,000 00	7,105 84	31,076 42	14,931 50	340,916 82
Meriden Fire, Conn.	42,730 09	61,009 00	10,400 00	124,730 00	6,816 05	5,649 24	1,802 61	253,136 99
Michigan State, Mich.	24,430 34	56,114 00	109,192 03	7,800 00	4,670 32	11,534 00	29,166 50	282,051 21
Mississippi Valley, Tenn.	95,344 28	82,106 51	37,475 00	98,800 00	4,070 62	20,330 60	1,083 25	339,874 26
Narangaussett F. and M., R. I.	58,496 01	229,993 50	120,784 79	53,890 00	2,649 03	68,878 01	52,763 87	533,565 21
National, Conn.	204,341 60	400,721 00	135,000 00	53,890 00	8,113 48	2,649 03	52,763 87	742,166 08
National, Mo.	15,564 23	2,363 12	77,609 43	9,225 30	8,140 60	12,725 09	93,265 91	234,743 68
National Fire and Marine, Pa.	75,666 67	95,426 00	83,149 76	4,788 00	2,998 35	82,448 64	20,694 53	424,538 62
National Fire, N. Y.	95,735 07	190,450 00	43,385 00	43,385 00	3,236 93	5,156 72	35,996 41	575,960 13
N. Orleans Ma. Ins. Ass., La.	117,665 05	115,702 88	189,104 56	921,296 79	7,317 21	197,132 41	381,284 48	1,391,040 89
New York and Yorkers, N. Y.	64,094 22	102,000 00	154,000 00	110,000 00	11,657 00	116,948 05	1,802 61	306,937 68
Niagara Fire, N. Y.	17,007 25	745,600 00	154,000 00	195,030 00	11,657 00	116,948 05	1,550 00	1,264,538 25
North Missouri, Mo.	78,424 90	152,485 00	175,662 26	20,259 42	7,000 99	186,630 62	96,134 86	753,678 05
North Western National, Wis.	47,556 26	248,050 00	750 00	84,400 00	4,000 00	39,636 95	55,417 15	394,660 36
Old Dominion, Va.	156,887 35	66,549 98	750 00	87,800 00	1,490 00	11,792 00	1,048 42	238,517 75
Orient, Conn.	30,728 60	292,597 00	157,955 90	130,365 95	10,554 37	75,000 00	8,317 78	705,519 60
Pennsylvania Fire, Pa.	113,209 46	401,700 00	480,957 00	7,250 00	12,037 00	114,182 00	1,189,325 46	1,189,325 46
Penn. Fire, Pa.	32,674 22	15,887 50	91,195 83	18,687 50	3,525 34	56,898 61	3,241 96	234,410 96
People's Fire, N. Y.	14,074 87	172,750 00	172,750 00	15,201 03	6,498 36	12,757 78	12,923 21	304,004 22
Phoenix, N. Y.	145,493 55	679,309 47	370,895 00	87,800 00	13,995 29	913,048 17	265,871 54	1,001,313 02
Phoenix, Conn.	107,192 45	1,143,624 53	19,386 00	35,000 00	2,212 40	196,188 71	1,582,646 55	1,582,646 55
Providence-Washington, R. I.	69,314 15	50,500 00	480,957 00	106,225 00	3,224 04	21,590 38	250,853 57	250,853 57
Republic Fire, N. Y.	13,942 11	333,386 00	48,700 00	55,999 67	3,846 14	50,171 96	16,585 75	598,607 58
Roger Williams, R. I.	35,497 05	150,730 00	150,730 00	15,201 03	18,969 49	8,796 00	229,193 57	229,193 57
Springfield Fire & Marine, Mass.	171,076 44	345,892 00	219,666 55	143,428 51	7,176 55	80,472 23	1,074,242 01	1,074,242 01
Star Fire, N. Y.	53,758 68	11,500 00	212,825 00	54,100 00	2,771 22	21,893 30	3,500 00	3,360,418 20
State, Mo.	35,940 84	23,332 50	152,729 36	39,187 15	14,180 32	35,897 56	32,823 61	348,475 07
Standard Fire, N. Y.	8,913 35	276,750 00	58,400 00	92,400 00	6,417 77	16,202 38	22,738 79	476,042 29
St. Nicholas, N. Y.	17,409 26	110,000 00	51,400 00	21,650 00	2,311 39	21,285 00	263,619 74	263,619 74
St. Joseph Fire & Marine, Mo.	57,645 76	21,650 00	116,400 00	24,800 00	1,200 00	32,736 44	45,992 36	300,334 56
St. Paul Fire & Marine, Minn.	107,535 76	111,696 78	111,696 78	225,922 43	14,269 83	62,489 11	2,933 87	623,661 92
Sun, Ohio	27,736 32	161,050 00	90,225 00	35,300 00	3,608 00	20,664 21	4,615 16	343,138 70
Traders' Fire, N. Y.	61,924 02	97,010 00	148,243 00	16,000 00	4,636 95	28,665 66	17,700 00	374,199 63
Union, Maine	66,566 58	85,965 00	168,600 00	24,400 00	1,260 00	122,142 08	133,434 81	609,368 47
Westchester Fire, N. Y.	28,500 00	59,365 30	213,963 75	6,000 00	4,762 52	78,007 60	3,304 00	604,290 67
Williamsburg City Fire, N. Y.	35,626 17	107,443 75	275,550 00	35,870 00	5,396 25	56,224 00	39,212 96	595,333 13
Totals.	\$9,873,558 63	\$6,358,844 14	\$23,841,639 52	\$4,134,851 09	\$700,784 01	\$6,020,580 81	\$4,415,860 31	\$68,670,446 76

Table No. 15—Continued.

III. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Real estate owned by company.	Cash in office and bank.	Bonds and stocks owned by company.	Loans on mortgages.	Loans on collaterals.	Interest and rents due and accrued.	Premiums in due course of collection.	All other admitted assets.	Aggregate amount of assets.
Farmers' Mutual Fire.....Pa.	\$20,000 00	\$16,476 23	\$46,506 25	\$31,355 37	\$49,661 84	\$606 87	\$649 48	\$14,823 54	\$180,169 58
Lycoming.....Pa.	6,000 00	71,328 21	10,000 00	2,000 00	.....	1,018 66	69,514 21	245,683 34	405,514 42
Wilmington.....Pa.	4,546 25	23,500 00	175,464 13	6,615 39	.....	.....	15,189 34	1,850 00	227,634 92
Millville Mutual.....N. J.	16,000 00	12,188 68	34,080 00	2,000 00	16,000 00	1,413 75	23,838 67	26,676 54	132,197 64
Orient Mutual.....N. Y.	.....	359,147 59	749,684 10	.....	30,000 00	13,509 96	117,560 42	816,778 81	2,086,680 88
Pacific Mutual.....N. Y.	.....	92,641 62	467,827 95	.....	193,450 00	2,197 50	51,078 64	211,895 88	1,021,091 59
Totals.....	\$46,546 25	\$575,283 23	\$1,483,652 43	\$41,970 76	\$291,111 84	\$19,225 65	\$277,830 76	\$1,317,688 71	\$4,053,309 03

IV. FOREIGN COMPANIES—BRANCH OFFICE.

Commercial Union Assur. Eng.	\$150,134 93	\$342,000 00	.....	.....	.....	.....	\$13,838 35	\$13,528 28	\$519,501 56
Hamburg-Bremer.....Germany.	34,904 22	.....	.....	.....	.....	.....	23,075 00	2,500 00	260,479 22
Imperial Fire.....Eng.	15,105 50	1,049,737 50	.....	.....	\$103,000 00	.....	182,890 37	91,202 22	1,438,935 59
Lancashire.....Eng.	21,809 89	229,500 00	.....	.....	.....	.....	101,896 83	.....	353,206 72
Liverp. & Lond. & Globe. G. B.	756,399 47	1,520,430 00	.....	.....	.....	\$25,304 04	343,803 55	36,518 56	4,195,772 40
Lond. Assur. Corporat n. Eng.	88,961 81	342,000 00	.....	.....	.....	.....	41,451 82	.....	472,413 63
N. British & Mercantile.....Eng.	284,977 02	1,292,740 00	.....	.....	.....	12,300 00	101,750 37	9,679 56	1,701,446 95
Queen.....Eng.	38,114 93	603,050 00	.....	.....	.....	.....	13,912 54	34,941 88	690,019 35
Totals.....	\$417,916 78	\$1,390,407 77	\$5,379,457 54	\$1,265,400 00	\$100,000 00	\$37,604 04	\$822,618 83	\$188,370 50	\$9,631,775 42

V. FOREIGN COMPANIES—HOME OFFICE.

Royal.....Eng.	\$996,002 85	\$701,414 67	\$5,127,465 20	\$375,129 54	\$4,411,960 90	.....	\$120,736 98	\$388,731 15	\$12,121,441 29
Western Assur. Co.....Canada.	24,374 73	84,690 61	240,137 07	68,467 53	.....	\$5,145 98	52,552 00	58,174 45	533,512 37
Totals.....	\$1,020,377 58	\$786,105 28	\$5,367,602 27	\$443,597 07	\$4,411,960 90	\$5,145 98	\$173,288 98	\$446,905 60	\$12,654,983 66
Grand aggregate.....	\$5,406,899 34	\$9,246,906 10	\$36,780,629 33	\$22,053,419 73	\$9,021,123 83	\$804,423 92	\$7,424,219 86	\$6,632,449 20	\$97,370,066 21

TABLE No. 16.

Detailed Statement of Liabilities of all Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the year ending December 31, 1872.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Losses.			Amount due on dividends, scrip, interest and for borrowed money.	Am't requir'd to re-insure outstanding risks, 40 per cent. on fire, 100 per cent. on marine premiums.	All other claims against the company other than paid up capital.	Paid up capital.	Aggregate amount of all liabilities.
	Adjusted, due and not due.	Unadjusted.	Resisted.	Total.				
American..... Ill.	\$27,374 17	\$20,497 68	\$10,707 97	\$58,579 82	\$149,701 59	\$4,131 02	\$200,000 00	\$452,412 43
Farmers..... Ill.	2,358 48	2,866 96	1,900 00	7,125 44	22,136 79	2,987 32	100,000 00	145,719 55
German..... Ill.	3,483 70	1,000 00	.....	4,483 70	19,874 63	1,502 00	200,000 00	225,860 33
German Insur. and Savings Inst..... Ill.	.....	.....	.....	.....	7,361 36	150 00	127,900 00	150,759 36
Globe..... Ill.	11,750 30	6,500 00	3,750 00	11,750 30	23,353 04	4,999 08	300,000 00	360,102 42
Rockford..... Ill.	5,941 92	16,191 92	.....	16,191 92	79,000 00	.....	100,000 00	195,291 92
Traders'..... Ill.	.....	8,206 00	.....	8,206 00	50,786 45	6,613 55	500,000 00	565,656 00
Totals.....	\$50,908 57	\$29,130 64	\$16,357 97	\$106,397 18	\$352,213 86	\$60,402 97	\$1,527,900 00	\$2,095,802 01

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire..... N.Y.	\$8,000 00	.....	.....	.....	\$52,984 49	.....	\$200,000 00	\$260,984 49
Ætna..... Conn.	256,452 79	\$619,757 84	\$32,630 45	938,871 08	1,634,071 73	\$500 00	2,000,000 00	4,975,115 02
Agricultural..... N.Y.	3,098 85	3,200 00	.....	6,298 85	233,171 41	.....	200,000 00	439,254 26
Alps..... Pa.	54,287 41	.....	.....	54,287 41	115,319 87	.....	200,000 00	369,587 28
Allemania..... Ohio.	18,549 00	10,500 00	.....	29,049 00	77,348 65	16,141 70	250,000 00	372,739 35
Allemania..... Pa.	1,730 32	.....	.....	1,730 32	46,576 74	.....	150,000 00	191,307 06
Amazon..... Ohio.	83,306 24	64,030 46	12,000 00	159,336 70	358,036 62	4,871 56	500,000 00	1,022,308 88
American Fire..... Pa.	3,349 90	237,026 42	2,000 00	242,376 32	141,246 25	263,095 96	400,000 00	1,047,581 03
American Central..... Mo.	20,000 00	11,498 28	6,000 00	37,498 28	157,912 19	.....	275,000 00	470,410 47
Arctic Fire..... N.Y.	1,541 81	96,071 69	3,375 00	100,988 50	41,715 44	3,000 00	250,000 00	395,988 94
Aruenta..... Pa.	.....	3,811 05	698 25	3,811 05	20,091 01	1,624 66	250,000 00	276,255 00
Atlantic..... N.Y.	.....	31,327 08	2,500 00	33,827 08	44,011 03	.....	200,000 00	277,838 11
Atlantic Fire and Marine..... R.I.	.....	142,345 82	.....	142,345 82	24,858 12	1,218 75	200,000 00	368,858 69
Ansonia Fire and Marine..... Ohio.	.....	3,274 00	.....	3,274 00	26,163 63	1,069 18	100,000 00	126,493 56
Bancor..... Mo.	.....	50,805 96	.....	50,805 96	30,171 72	929 45	200,000 00	281,907 13
Black River..... N.Y.	24,262 15	49,954 85	.....	74,217 00	50,446 77	.....	250,000 00	374,663 77
Brewers'..... N.Y.	6,029 00	40,371 00	.....	47,000 00	59,259 02	736 90	200,000 00	307,015 92
Brewers' and Malsters..... Wis.	13,937 46	24,800 00	.....	38,737 46	115,966 75	.....	200,000 00	354,704 21

Table No. 16—Continued.

Name of Company.	Losses.			Amount due on dividends, scrip, interest and for borrowed money.	Am't requir'd to re-insure outstanding risks, 40 per cent. on fire, 100 per cent. on marine premiums.	All other claims against the company other than paid up capital.	Paid up capital.	Aggregate amount of all liabilities.
	Adjusted, due and not due.	Unadjusted.	Total.					
Citizens'..... N.Y.	\$3,173 66	\$128,451 34	\$131,625 00	\$307 80	\$159,338 07	\$2,700 00	\$300,000 00	\$593,970 87
Citizens'..... N.J.	6,254 31	35,950 00	42,204 31	-----	38,487 30	3,014 72	200,000 00	283,706 33
Clay Fire and Marine..... Ky.	-----	-----	-----	-----	17,526 43	500 00	150,000 00	168,026 43
Commercial..... Mo.	5,305 68	50,525 00	55,830 68	-----	21,546 10	-----	160,000 00	186,851 78
Connecticut Fire..... Conn.	-----	50,525 00	50,525 00	25,000 00	104,516 19	-----	500,000 00	680,041 19
Continental..... N.Y.	-----	409,770 58	409,770 58	49,790 52	640,940 21	-----	1,000,000 00	2,113,501 31
Detroit Fire and Marine..... Mich.	-----	10,943 20	12,943 20	-----	66,417 14	807 26	150,000 00	230,160 60
Eastern..... Me.	101,722 75	25,560 13	131,190 38	3,378 00	129,190 75	-----	200,000 00	463,759 13
Exchange Fire..... N.Y.	3,530 00	32,150 00	35,680 00	104 70	69,055 44	1,500 00	200,010 00	314,870 14
Fairfield County..... Conn.	33,846 50	35,395 00	69,241 50	-----	58,741 62	6,055 38	200,000 00	334,038 50
Faneuil Hall..... Mass.	-----	-----	-----	-----	9,367 41	813 55	200,000 00	210,180 96
Farmers, Merch. and Manufact. Ohio.	4,475 00	8,700 00	13,175 00	-----	67,194 16	-----	100,000 00	180,369 16
Farragut Fire..... N.Y.	-----	20,603 77	20,603 77	-----	37,343 84	2,696 97	200,000 00	260,644 58
Firemen's Fund..... N.Y.	5,176 00	8,250 00	13,426 00	-----	31,160 87	666 67	150,000 00	199,047 54
Firemen's Fund..... Cal.	11,490 50	54,000 00	69,990 50	78,975 50	156,093 04	1,539 35	300,000 00	606,658 39
Firemen's..... Ohio.	8,535 31	9,535 51	18,070 82	77 60	44,156 44	4,193 86	250,000 00	307,963 41
Fire Association of Philadelphia..... Pa.	-----	8,635 46	8,635 46	-----	42,839 33	1,369,863 89	500,000 00	1,921,368 65
Franklin..... Ind.	-----	3,000 00	3,000 00	-----	9,212 51	1,178 57	292,320 00	215,711 08
Franklin..... W. Va.	20,399 90	4,400 00	24,800 00	240 00	72,598 59	1,159 37	200,000 00	309,297 86
Franklin Fire..... Pa.	125,821 30	223,100 00	348,921 30	96,999 50	698,504 94	1,303,439 09	400,000 00	2,894,364 33
Germania Fire..... N.Y.	118,980 91	151,964 29	270,945 20	-----	330,525 29	10,276 21	500,000 00	1,182,507 97
German..... Pa.	33,750 00	15,339 72	49,089 72	-----	81,889 76	5,500 00	200,000 00	336,479 48
German-American..... N.Y.	-----	59,336 57	59,336 57	-----	226,363 86	-----	1,000,000 00	1,285,790 73
Girard Fire and Marine..... Pa.	-----	11,900 00	11,900 00	-----	158,299 24	11,285 76	300,000 00	481,485 00
Gleason Falls..... N.Y.	4,231 64	21,197 36	25,429 00	-----	223,480 14	-----	200,000 00	370,209 14
Hanover..... N.Y.	39,747 27	121,557 31	161,304 58	-----	364,791 74	-----	250,000 00	784,433 83
Harford Fire..... Conn.	-----	301,933 25	313,163 25	115,000 00	736,140 12	-----	1,000,000 00	2,164,243 37
Home..... N.Y.	-----	565,039 20	597,939 19	2,975 00	1,348,995 50	-----	2,500,000 00	4,449,709 39
Home..... Ohio.	62,974 56	45,000 00	147,974 56	-----	294,612 55	-----	250,000 00	682,587 11
Hoffman Fire..... N.Y.	11,223 90	78,460 12	93,284 02	-----	76,891 69	3,214 31	200,000 00	373,390 02
Howard..... N.Y.	4,633 06	1,000 00	5,633 06	-----	80,183 44	56 63	500,000 00	587,873 13
Humboldt..... N.J.	4,916 12	4,400 00	9,316 12	225 00	98,123 50	1,409 00	150,000 00	189,073 62
Insurance Co. of N. America..... Pa.	771,967 91	13,000 00	784,967 91	2,500 00	1,164,453 30	312,878 94	500,000 00	2,764,800 15
Kansas Insurance..... Kan.	4,000 00	3,100 00	7,100 00	-----	15,603 23	1,938 20	155,000 00	182,641 43

Lanar.....N. Y.	41,350 00	2,500 00	41,350 00	20,000 00	37,666 55	4,056 67	200,000 00	270,016 55
Launcester Fire.....Pa.	6,874 13	45,000 00	51,874 13	45,000 00	118,780 00	.....	200,000 00	277,751 87
Manhattan Fire.....N. Y.	.....	.....	45,000 00	.....	.....	.....	250,000 00	413,750 00
Manufacturers' Fire and M.....Mass.	New comp ny	.....	.....	.....	.....	.....	500,000 00	500,000 00
Mechanics' and Traders'.....N. Y.	29,300 00	4,900 00	34,200 00	34,200 00	94,964 69	500 00	200,000 00	329,664 69
Mercantile Mutual.....N. Y.	108,811 00	30,858 00	200,410 00	107,530 32	323,367 63	24,039 58	1,000,000 00	1,655,407 53
Mercantile.....Ohio	35,350 00	.....	35,350 00	54 00	33,589 29	814 03	200,000 00	269,807 32
Merchants' Mutual.....N. J.	10,214 16	.....	10,214 16	11,497 54	96,690 19	5,787 34	200,000 00	324,589 23
Meriden Fire.....Conn.	7,825 00	.....	21,731 61	32,405 56	32,405 56	1,233 21	200,000 00	255,370 38
Michigan State.....Mich.	1,295 00	2,720 00	3,925 00	.....	82,458 82	.....	150,000 00	236,383 82
Mississippi Valley.....Tenn.	8,131 26	.....	9,131 26	.....	33,642 27	1,337 17	200,000 00	337,630 70
Narragansett Fire and Marine.....R. I.	21,050 87	4,500 00	121,909 95	107,024 78	107,024 78	15,012 87	250,000 00	494,347 56
National.....Conn.	27,539 67	.....	69,584 63	.....	130,481 33	.....	500,000 00	700,065 96
National.....Mo.	1,331 25	.....	3,331 25	.....	23,120 00	654 96	200,000 00	227,106 21
National Fire and Marine.....Pa.	3,528 39	6,000 00	27,228 39	.....	77,136 87	17,667 72	300,000 00	422,032 98
National Fire.....N. Y.	90,306 53	.....	90,306 53	.....	60,476 62	666 66	200,000 00	351,449 81
N. Orleans Mut. Ins. Associat'n.....N. O.	52,900 00	17,300 00	107,500 00	7,147 43	235,929 14	.....	907,717 06	1,258,293 63
New York and Yonkers.....N. Y.	52,600 76	.....	77,600 76	.....	23,045 92	.....	200,000 00	300,646 68
Niagara Fire.....N. Y.	233,088 00	13,612 00	246,700 00	35 25	308,554 85	.....	500,000 00	1,055,290 10
North Missouri.....Mo.	55,478 18	6,000 00	61,478 18	.....	270,382 96	.....	350,000 00	681,661 14
North Western National.....Wis.	23,625 00	7,500 00	33,125 00	.....	54,800 89	.....	235,500 00	323,425 89
Old Dominion.....Va.	2,500 00	.....	2,500 00	.....	12,708 80	1,318 50	200,000 00	216,327 30
Orient.....Conn.	51,938 41	.....	51,938 41	60,000 00	116,327 69	15,125 00	500,000 00	743,410 50
Pennsylvania Fire.....Pa.	87,673 00	.....	190,738 00	682 50	257,190 80	409,558 00	400,000 00	1,258,169 30
Penn Fire.....Pa.	23,550 00	.....	23,550 00	.....	39,848 00	14,197 64	156,650 00	234,245 64
People's Fire.....Mass.	5,009 00	.....	5,000 00	.....	48,035 06	.....	200,000 00	258,061 06
People's Fire.....N. Y.	99,809 48	15,286 00	368,472 76	5,030 00	479,290 81	.....	1,000,000 00	1,846,763 57
Phoenix.....Conn.	177,520 73	8,200 00	185,720 73	100,000 00	627,924 18	.....	600,000 00	1,513,644 91
Providence-Washington.....R. I.	16,891 81	.....	16,891 81	.....	25,553 78	500 00	200,000 00	242,945 59
Republic Fire.....N. Y.	180,599 43	48,535 27	238,695 97	5,457 83	176,545 75	.....	300,000 00	720,699 55
Roger Williams.....R. I.	1,724 80	.....	1,724 80	.....	10,675 22	4,667 04	200,000 00	217,067 06
Springfield Fire and Marine.....Mass.	76,278 58	5,078 24	154,741 01	.....	326,462 36	10,850 04	500,000 00	992,053 41
Star Fire.....N. Y.	10,000 00	32,650 84	42,650 84	.....	90,853 36	2,233 33	200,000 00	335,737 53
State.....Mo.	15,680 29	6,860 00	38,172 76	60,713 05	70,434 79	.....	210,006 85	341,154 69
Standard Fire.....N. Y.	195,134 92	.....	195,134 92	.....	57,984 37	4,987 21	200,000 00	458,106 50
St. Nicholas.....N. Y.	14,400 00	25,200 00	39,600 00	.....	49,392 86	.....	150,000 00	242,492 86
St. Joseph Fire and Marine.....Mo.	1,011 32	3,600 00	4,611 32	.....	40,803 04	5,547 28	200,000 00	252,961 64
St. Paul Fire and Marine.....Minn.	15,000 00	13,381 25	28,381 25	.....	138,856 16	.....	400,000 00	567,237 41
Sum.....Ohio	6,000 00	52,000 00	58,000 00	.....	68,040 80	.....	200,000 00	326,080 89
Traders' Fire.....N. Y.	7,075 00	750 00	94,825 00	87 50	83,101 58	4,483 86	150,000 00	332,527 94
Union.....Me.	76,180 33	47,151 00	123,369 73	20,410 00	924,507 97	2,900 00	200,000 00	573,717 70
Westchester Fire.....N. Y.	10,431 00	50,362 83	74,353 83	612 20	253,821 23	2,496 30	200,000 00	530,863 56
Westchester City Fire.....N. Y.	52,467 35	84,423 96	139,291 31	497 50	137,514 12	1,953 33	250,000 00	628,866 26
Totals.....	\$2,227,694 25	\$6,725,571 93	\$9,359,749 73	\$1,124,763 90	\$16,365,482 56	\$3,889,563 63	\$32,945,703 91	\$63,085,263 73

Table No. 16—Continued.

III. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Losses.			Amount due on dividends, scrip, interest and for borrowed money.	Am't requir'd to re-insure outstanding risks, 40 per cent. on fire, 100 per cent. on marine premiums.	All other claims against the company other than paid up capital.	Paid up capital.	Aggregate amount of all liabilities.
	Adjusted, due and not due.	Unadjusted.	Resisted.	Total.				
Farmers' Mutual Fire..... Pa.	\$14,336 24	\$8,214 88	\$15,000 00	\$37,551 12	\$158,250 95	\$4,059 08	.....	\$199,861 15
Lycorning..... Pa.	16,478 77	69,393 18	12,500 00	98,373 95	215,752 11	2,737 09	.....	316,863 15
Milwaukee Mechanics' Mutual..... Wis.	.....	.....	2,620 00	2,620 00	144,480 80	.....	.....	147,100 80
Millville Mutual M. and F..... N. J.	.....	4,937 50	.....	4,937 50	65,187 31	1,500 00	.....	71,624 81
Orient Mutual..... N. Y.	70,206 30	105,335 00	19,260 00	194,801 30	\$8,808 15	369,832 57	\$1,063,625 00	1,971,680 88
Pacific Mutual..... N. Y.	.....	108,000 00	.....	108,000 00	100,395 77	7,860 23	673,590 00	970,133 50
Totals.....	\$101,021 31	\$205,882 56	\$49,380 00	\$446,283 87	\$9,095 65	\$1,018,680 50	\$1,737,215 00	\$3,677,264 29

IV. FOREIGN COMPANIES—U. S. BRANCHES.								
Commercial Union Assurance..... Eng.	\$35,416 68	\$64,565 39	\$5,423 40	\$105,405 47	\$161,730 19	\$1,666 77	.....	\$268,802 43
Hamburg-Bremer Fire..... Ger.	3,000 00	5,000 00	2,120 00	10,620 00	70,842 92	210 47	.....	90,673 39
Imperial Fire..... Eng.	.....	435,010 17	13,950 00	448,960 17	545,950 10	29,100 21	.....	1,024,019 48
Lancashire..... Eng.	18,825 09	50,875 00	.....	69,698 09	132,225 74	.....	.....	201,923 83
Liverpool and Lond. and Globe..... Eng.	.....	748,538 38	65,918 43	814,456 81	1,325,342 13	402,515 63	.....	2,542,314 57
London Assurance Corporation..... Eng.	37,922 95	.....	.....	37,922 95	138,696 83	.....	.....	176,619 78
North British and Mercantile..... G. B.	157,775 64	194,783 30	.....	352,559 14	700,958 30	.....	.....	1,033,517 44
Queen..... Eng.	.....	69,367 88	7,987 00	77,354 88	135,027 73	15,207 37	.....	287,589 98
Totals.....	\$252,935 36	\$1,568,140 32	\$95,898 83	\$1,916,977 51	\$3,279,782 94	\$448,700 45	.....	\$5,645,400 90

V. FOREIGN COMPANIES—HOME OFFICES.

Royal..... Eng.	\$122,805 10	\$35,874 58	\$158,679 68	\$5,429 25	\$1,415,415 33	\$6,770,904 02	\$1,445,475 00	\$9,795,903 88
Western Assurance Company..... Can.	84,822 46	9,184 00	94,006 46	1,408 54	167,692 37	.....	200,450 96	463,558 33
Totals.....	\$207,627 56	\$45,058 58	\$252,686 14	\$6,837 79	\$1,583,107 70	\$6,770,904 02	\$1,645,925 96	\$10,259,462 21
Grand Aggregate.....	\$2,632,562 49	\$6,836,353 01	\$613,178 93	\$12,082,094 43	\$22,599,267 56	\$11,555,560 94	\$37,856,744 87	\$85,303,313 14

Table No. 17—Continued.

Name of Company.	Income received during the year 1872, in cash.					Items not included in cash income.		
	Premiums.		From interest and rents.	From all other sources.	Total cash income.	Cash rec'd on call or for increase of capital, and from sources other than income.	Premium notes received during the year, remaining unpaid.	Deposit premiums (less 5 per cent.) received for perpetual risks.
	Fire.	Marine and Inland.							Total.
Brewers' and Maltsters..... N. Y.	\$123,396 70	\$65,202 65	\$12,094 28	\$1,934 57	\$212,688 20		\$52,082 44	
Brewers' Fire..... Wis.	208,078 35		26,556 14		224,634 49	\$23,200 00		
Citizens'..... N. Y.	351,102 91		51,472 47	2,279 17	404,854 55			
Citizens'..... N. J.	93,944 65		11,706 71	2,361 58	108,012 94		725 80	
Clay Fire and Marine..... Ky.	44,688 44		10,920 84	130 04	55,745 32	50,000 00		
Commercial..... Mo.	106,320 39	27,553 01	15,516 06		149,389 46	60,000 00		
Connecticut Fire..... Conn.	270,293 11		49,578 76	25,000 00	344,871 87			
Continental..... N. J.	1,549,153 35		107,749 35	586 63	1,657,489 33	400,000 00		
Detroit Fire and Marine..... Mich.	69,095 19		18,743 18	3,680 79	221,251 52		16,409 50	
Eastern..... Me.	135,729 72	165,228 14	3,293 11	60,000 00	364,250 97	8,000 00	75,019 74	
Exchange Fire..... N. Y.	205,228 47	1,085 50	17,721 71	2,979 13	227,014 81			
Fairfield County..... Conn.	148,273 69		14,265 95	1,894 80	164,434 44			
Faneuil Hall..... Mass.	31,475 84		12,665 98		44,141 82	133,425 00		
Farmers, Mer and Manf..... O.	102,622 09	26,923 06	6,770 80		136,315 95			
Farragut..... N. Y.	106,223 37		10,883 53		119,106 90			
Firemen's Fund..... N. Y.	78,070 91		10,288 95	45 57	88,405 43			
Fireman's Fund..... Cal.	410,949 90	65,718 30	33,093 85	16,453 82	526,217 87		10,000 95	
Firemen's..... O.	93,985 91		13,053 51		109,039 42		16,833 82	
Fire Assoc. of Philadelphia..... Pa.	105,085 42		117,117 54	9,609 40	231,812 36			\$140,668 73
Franklin..... Ind.	23,748 35		3,893 05	1,808 39	29,449 79			
Franklin..... W. Va.	166,307 22	27,386 82	10,822 84	450 00	204,966 88		25,229 04	
Franklin Fire..... Pa.	1,546,436 91		202,468 87	3,036 00	1,751,941 78			156,011 84
Germania Fire..... N. Y.	837,267 39	1,151 59	82,975 93		921,394 91	250,000 00		
German..... Pa.	273,678 25		5,895 84	1,210 00	280,784 09			
German-American..... N. Y.	520,348 42		63,786 60		586,135 02			
Girard Fire and Marine..... Pa.	364,506 00		28,716 23		393,312 23			5,663 32
Glen Falls..... N. Y.	255,982 72		35,270 37		591,253 09			
Hanover..... N. Y.	801,080 77	1,151 59	48,861 56		851,103 92			
Hartford Fire..... Conn.	2,138,306 61		90,928 31		2,229,234 92		3,628 66	
Home..... N. Y.	3,142,306 33		259,388 11		3,401,694 44			
Home..... O.	559,463 53		34,803 97		594,266 80	113,498 02		
Hoffman Fire..... N. Y.	200,179 83		12,333 06		212,513 51		20,219 18	6,082 58

Howard.....	N. Y.	231,816 38	1,136 00	282,952 38	33,302 15	266,254 53	50,000 00	266,254 53	302 25
Humboldt.....	N. Y.	69,117 74		69,117 74	6,862 46	75,980 60		75,980 60	
Insurance Co. of N. America.....	Pa.	1,821,819 24	1,179,949 70	3,001,768 94	161,404 11	3,163,173 05		458,035 07	53,415 08
Kansas Insurance.....	Kan.	45,533 86		45,533 86	3,617 00	49,150 46	29,000 00		
Lamar.....	N. Y.	93,740 63	7,430 46	101,171 09	9,378 63	115,591 48	70,000 00		
Lancaster Fire.....	Pa.	107,125 00		107,125 00	11,869 82	119,970 25			
Manufacturers' F. and M. Mass.	N. Y.	345,645 68	6,090 00	351,645 68	10,989 62	362,635 30			
Mechanics' and Traders'.....	N. Y.	200,071 01	56,945 99	257,017 00	28,245 98	285,262 98		38,121 39	
Mercantile Mutual.....	N. Y.	1,304,677 77	1,304,677 77	1,304,677 77	33,622 28	1,338,300 05		373,284 12	
Mercantile.....	O.	46,331 16	110,115 44	156,446 60	12,213 07	168,659 67		24,532 27	
Merchants' Mutual.....	N. J.	214,662 02		214,662 02	26,639 90	241,352 42		85 00	
Meriden Fire.....	Conn.	80,934 49		80,934 49	4,224 70	85,159 19	200,000 00		
Michigan State.....	Mich.	74,430 27		74,430 27	15,893 00	91,830 53			
Mississippi Valley.....	Tenn.	88,349 43	14,656 23	103,005 66	15,363 01	118,848 67	98,500 00	237 00	
Narragansett F. and M. R. I.	R. I.	257,795 90	111,396 15	369,192 05	9,361 10	427,026 00		26,793 75	
National.....	Conn.	332,298 51		332,298 51	34,527 42	366,894 74			
National.....	Mo.	86,363 32		86,363 32	6,892 86	93,547 36	92,471 75		
National F. and M. Pa.	Pa.	193,867 60		193,867 60	9,970 65	203,838 25	300,000 00		1,178 00
National Fire.....	N. Y.	159,733 98		159,733 98	19,732 77	179,466 75	80,000 00		
New Orleans Mtu. Ins. Ass. La.	La.	539,799 82	523,037 01	1,062,836 83	76,130 80	1,138,967 63			
New York and Yonkers.....	N. Y.	53,399 57		53,399 57	3,927 47	57,326 54	80,000 00		
Niagara Fire.....	N. Y.	727,113 12	1,151 59	728,264 71	73,371 96	807,143 67			
North Missouri.....	Mo.	722,553 72	84,889 52	807,443 24	14,653 31	826,472 33	150,000 00	53,413 81	
North Western National.....	Wis.	176,618 48	68,896 99	245,515 47	11,023 99	256,539 46		20,335 77	
Old Dominion.....	Va.	59,012 28	5,149 28	64,161 56	13,986 18	78,147 74			
Orient.....	Conn.	314,391 27		314,391 27	31,613 93	346,005 20			
Pennsylvania Fire.....	Pa.	580,555 24		580,555 24	76,005 46	670,437 81	18,862 50	32,885 19	
Penn Fire.....	Pa.	40,724 03		40,724 03	150 00	40,874 03			
People's Fire.....	N. J.	133,981 04		133,981 04	14,429 34	148,410 38			
Phoenix.....	N. Y.	1,193,720 05	339,739 30	1,533,459 35	75,430 46	1,616,947 72		131,060 81	
Phoenix.....	Conn.	1,525,151 57		1,525,151 57	89,534 98	1,614,716 55			
Providence-Washington.....	R. I.	59,753 44		59,753 44	7,856 69	67,780 77	200,485 00		
Republic Fire.....	N. Y.	447,416 46	1,151 33	448,567 79	34,682 81	484,459 77			
Roger Williams.....	R. I.	929 41	675 25	1,604 66	185 83	1,790 49	18,545 00		
Springfield F. and M. Mass.	Mass.	634,184 94		634,184 94	50,780 19	683,965 13	150,000 00		
Star Fire.....	N. Y.	245,421 97		245,421 97	23,277 15	268,672 21	50,000 00		
State.....	Mo.	226,873 70	3,205 52	230,079 22	9,420 45	236,826 84	34,455 64		
Standard Fire.....	N. Y.	139,117 09		139,117 09	26,380 32	165,497 41	150,000 00		
St. Nicholas.....	N. Y.	164,986 70	1,783 11	166,769 81	11,726 78	178,496 59			
St. Joseph F. and M. Mo.	Mo.	113,906 36	8,357 21	122,263 57	21,751 87	144,665 67	60,450 00		
St. Paul F. and M. Minn.	Minn.	331,152 85	54,193 14	385,345 99	45,601 24	434,152 80			
Sun.....	O.	156,387 42		156,387 42	19,136 43	175,523 85	50,000 00		
Tradesmen's Fire.....	N. Y.	209,553 37	1,252 03	210,805 45	5,485 68	266,487 48	75,000 00		

Table No. 17—Continued.

Name of Company.	Income received during the year 1872, in cash.				Items not included in cash income.			
	Premiums.		From interest and rents.	From all other sources.	Total cash income.	Cash rec'd on call or increase of capital, and from sources other than income.	Premium notes received during the year, remaining unpaid.	Deposit premiums (less 5 per cent.) received for perpetual risks.
	Fire.	Marine and Inland.						
Union.....Me.	\$193,970 91	\$201,865 13	\$47,104 34	.....	\$442,940 38	.....	.....	\$41,825 00
Westchester Fire.....N. Y.	579,493 64	.....	30,585 61	945 00	611,024 25	.....	.....	.....
Williamsburg City Fire.....N. Y.	388,254 49	2,083 33	29,418 91	456 75	430,213 48	.....	.....	.....
Totals.....	\$37,535,847 72	\$5,241,471 19	\$3,342,740 93	\$394,762 06	46,514,821 90	\$3,503,073 91	\$1,286,051 52	\$458,369 52
III. MUTUAL COMPANIES OF OTHER STATES.								
Farmers' Mutual Fire.....Pa.	\$203,451 63	.....	\$10,046 98	1,162 48	214,661 09	.....	.....	\$356 25
Lycoming.....Pa.	436,257 93	.....	640 87	579,997 93	1,036,897 75	.....	.....	.....
Milwaukee Mechanics' Mut.....Wis.	165,123 54	.....	9,516 16	676 22	175,315 92	.....	.....	.....
Millville Mutual M. and F.....N. J.	35,519 29	.....	3,092 86	.....	62,006 46	.....	\$21,143 50	.....
Orient Mutual.....N. Y.	.....	23,394 31	.....	44,638 20	1,190,066 61	.....	.....	.....
Pacific Mutual.....N. Y.	.....	1,145,408 41	.....	107,834 62	672,476 43	.....	.....	.....
.....	.....	529,686 02	34,965 79	.....	.....	.....	.....	.....
Totals.....	\$800,353 39	\$1,698,488 74	\$58,262 66	\$734,319 47	\$3,351,424 26	.....	\$21,143 50	\$356 25
IV. FOREIGN COMPANIES—U. S. BRANCHES.								
Commercial Union Assur.....Eng.	\$444,885 91	.....	.....	.....	\$444,885 91	\$269,966 67	.....	.....
Hamburg-Bremer Fire.....Ger.	201,907 16	.....	\$867 74	.....	262,774 90	.....	.....	.....
Imperial Fire.....Eng.	1,422,133 52	.....	1,921 26	.....	1,424,074 78	536,583 97	.....	.....
Lancashire.....Eng.	340,519 70	.....	.....	.....	340,519 70	.....	.....	.....
Liverpool & Lon. & Globe.....Eng.	3,501,246 41	.....	188,291 33	.....	3,689,537 74	.....	.....	\$1,174,937 84
London Assurance Corp.....Eng.	301,636 09	.....	6,549 08	.....	308,185 17	.....	.....	302,717 01
North British & Mercantile.....Eng.	1,747,253 17	.....	72,702 04	.....	1,819,955 21	.....	.....	548,199 10
Queen.....Eng.	1,030,757 56	.....	16,235 15	.....	1,036,992 71	.....	.....	.....
Totals.....	\$8,960,359 52	.....	\$286,566 60	.....	\$9,266,926 12	\$796,550 64	.....	\$2,025,853 95
V. FOREIGN COMPANIES—HOME OFFICES.								
Royal.....Eng.	\$3,864,257 56	.....	\$164,520 80	\$7,893 50	\$4,036,671 86	.....	.....	\$5,046 87
Western Assurance Co.....Can.	\$154,117 85	.....	23,732 03	.....	513,049 77	\$88,347 77	\$37,399 28	.....
Totals.....	\$4,199,437 45	.....	\$188,252 83	\$7,893 50	\$4,549,721 63	\$88,347 77	\$37,399 28	\$5,046 87
Grand aggregate.....	\$52,518,725 19	\$7,193,928 68	\$9,712,653 87	\$1,154,832 13	\$64,804,533 80	\$4,491,422 32	\$2,379,980 08	\$2,490,825 88

TABLE No. 18.

Detailed Statement of Expenditures of all Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the Year ending December 31, 1872.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Losses paid.		Dividends paid.	Salaries of officers and employees.	Commissions and brokerages.	National, State and local taxes.	All other expenditures.	Aggregate expenditures.
		Fire.	Marine and Inland.						
American Farmers	Chicago.....Ill.	\$116,530 53	.....	\$116,530 53	\$69,296 49	\$224,010 40	\$4,910 33	\$35,546 37	\$460,752 12
German	Freeport.....Ill.	26,176 56	.....	26,176 56	13,591 91	26,647 39	429 77	9,025 16	75,870 79
German In. & Sav. Ins.	Freeport.....Ill.	8,473 45	.....	8,473 45	11,041 94	17,747 00	1,084 04	4,055 03	52,501 46
Globe	Quincy.....Ill.	1,305 94	.....	1,305 94	2,079 00	10 05	216 06	515 45	19,474 50
Rockford	Chicago.....Ill.	33,958 94	.....	33,958 94	11,714 63	3,952 94	1,161 10	15,603 47	96,391 08
Traders'	Rockford.....Ill.	36,520 46	.....	36,520 46	8,800 75	39,437 36	3,709 73	14,882 10	123,250 40
	Chicago.....Ill.	116,520 06	\$36,498 35	153,018 41	10,888 95	14,210 77	.....	10,649 48	188,797 61
Totals	.....	\$369,515 94	\$36,498 35	\$406,014 29	\$127,413 67	\$326,015 91	\$11,511 03	\$90,277 06	\$1,017,037 96

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire	New York.....N. Y.	\$100,281 00	.....	\$100,281 00	\$10,800 00	\$11,230 93	\$932 87	\$11,407 07	\$154,661 87
Amazon	Hartford.....Conn.	4,313,989 45	.....	4,313,989 45	359,103 01	677,255 81	97,451 90	24,465 54	3,725,290 15
Agricultural	Watertown.....N. Y.	293,903 98	.....	293,903 98	28,554 00	59,764 88	6,512 43	20,372 14	440,107 42
Alps	Erie.....Pa.	126,382 68	.....	126,382 68	15,728 01	62,679 18	6,012 35	19,619 81	230,996 05
Alenania	Cleveland.....O.	198,082 20	.....	198,082 20	5,066 04	62,746 13	6,803 35	53,992 58	325,710 50
Allemania	Pittsburg.....Pa.	28,614 63	.....	28,614 63	5,638 24	13,269 81	1,435 97	6,832 15	65,790 80
Amazon	Cincinnati.....O.	440,956 79	103,133 85	544,090 64	34,362 35	103,242 93	11,875 99	100,053 79	838,615 70
American Fire	Philadelphia.....Pa.	292,100 40	.....	292,100 40	79,372 90	65 40	6,623 32	5,860 79	444,442 81
American Central	St. Louis.....Mo.	193,318 63	.....	245,297 54	34,096 15	85,689 77	11,130 88	40,674 99	417,325 78
Arctic Fire	New York.....N. Y.	82,307 82	24,503 20	106,811 02	19,571 68	21,808 04	6,932 68	15,560 18	196,133 60
Armenia	Pittsburg.....Pa.	2,445 57	.....	2,445 57	6,438 60	5,732 90	1,028 00	8,000 26	23,705 33
Atlantic	Brooklyn.....N. Y.	38,687 45	.....	38,687 45	23,629 78	12,023 03	2,630 00	1,923 39	78,953 65
Atlantic Fire & Marine	Providence.....R. I.	167,946 65	10,044 39	177,991 04	7,463 25	8,098 17	1,198 68	4,724 80	210,347 94
Aurora Fire & Marine	Cincinnati.....O.	17,040 76	1,019 94	18,060 70	5,211 78	10,018 80	1,507 88	3,321 97	46,321 07
Bangor	Bangor.....Me.	11,599 60	54 00	11,653 60	1,320 55	9,574 20	99 48	2,804 03	25,511 86
Black River	Watertown.....N. Y.	36,097 97	.....	36,097 97	14,244 30	19,997 95	4,585 67	10,982 70	85,908 59
Brewers' & Malsters	New York City.....N. Y.	138,027 66	60,731 55	198,759 21	30,873 01	33,944 84	2,200 23	8,946 64	274,753 93
Brewers' Fire	Milwaukee.....Wis.	129,556 70	.....	129,556 70	15,000 00	46,217 47	5,747 16	26,446 11	222,967 44
Citizens'	New York.....N. Y.	307,201 48	.....	307,201 48	51,083 75	23,876 06	7,506 85	27,364 00	469,658 20

Table No. 18—Continued.

Name of Company.	Location.	Losses paid.		Dividends paid.	Salaries of officers and employees.	Commissions and brokerage.	National, State and local taxes.	All other expenditures.	Aggregate expenditures.
		Fire.	Marine and Inland.						
Citizens.....	Newark.....N. J.	37,961 94		\$10,835 14	\$18,445 53	\$13,468 19	\$374 66	\$447 60	\$81,533 06
Clay Fire and Marine	Newport.....Ky.	5,461 59		20,022 67	2,612 00	5,719 92	1,085 11	3,018 97	38,530 26
Commercial.....	St. Louis.....Mo.	66,796 61	\$15,939 76	5,000 00	11,810 00	14,064 32	1,822 45	5,932 94	121,366 08
Connecticut Fire.....	Hartford.....Conn.	145,499 93		30,000 00	12,258 03	31,441 76	6,745 00	5,373 38	231,318 40
Continental.....	New York.....N. Y.	1,747,387 05		61,702 52	161,333 93	273,432 80	43,933 27	155,850 46	2,443,640 03
Detroit Fire & Marine	Detroit.....Mich.	115,403 26	37,248 19		13,814 76	20,625 32	1,385 82	11,218 38	220,695 73
Eastern.....	Bangor.....Me.	203,853 02	118,588 90		17,400 27	34,769 57	4,168 00		372,811 76
Exchange Fire.....	New York.....N. Y.	136,209 23		10,000 50	20,127 08	23,208 79	5,359 87	20,311 06	215,217 13
Fairfield County.....	S. Norwalk.....Conn.	78,027 31		18,000 00	15,567 24	24,509 56	1,091 37	11,061 71	138,320 61
Faneuil Hall.....	Boston.....Mass.	158,172 47			5,567 69	3,504 71	3,976 19		181,220 61
Farm, Merc. & Manf.....	Hamilton.....O.	39,852 92	3,164 06	9,405 50	3,878 63	41,079 89	420 85	4,123 02	102,614 87
Farragut Fire.....	New York.....N. Y.	23,558 79		7,000 00	31,701 14	11,029 68	807 64		74,097 25
Firemen's Fund.....	New York.....N. Y.	36,434 91			10,012 31	11,536 12	2,601 31	9,626 62	70,211 27
Fireman's Fund.....	San Francisco.....Cal.	465,723 54	33,468 16		34,047 40	68,362 45	6,737 31	62,091 03	670,429 89
Firemen's.....	Dayton.....O.	25,938 16		15,047 40	7,627 15	7,993 43	2,698 07	18,383 61	77,707 82
Fire Assoc'n of Phila.....	Philadelphia.....Pa.	81,558 69		80,000 00	25,869 93	6,690 24	8,597 26		202,716 12
Franklin.....	Indianapolis.....Ind.	10,682 44			6,285 55	1,882 70	1,182 00	7,806 93	26,899 62
Franklin.....	Wheeling.....W. Va.	57,400 01	14,804 76	10,060 00	6,600 00	25,689 44	3,998 65	7,513 47	126,066 33
Franklin Fire.....	Philadelphia.....Pa.	1,031,721 60		130,576 00	184,395 28	202,694 78	41,503 69	68,867 34	1,679,758 69
Germania Fire.....	New York.....N. Y.	543,061 14	3,638 62	50,000 00	53,454 91	123,212 04	19,017 52	118,941 60	911,325 83
German Fire.....	Erie.....Pa.	76,743 80		20,071 02	3,163 13	47,258 78	5,490 56	11,238 81	163,971 10
German American.....	New York.....N. Y.	173,764 17			31,514 58	83,305 23	7,617 28	46,335 17	342,436 43
Glad Fire & Marine.....	Philadelphia.....Pa.	154,106 28		30,000 00	14,164 31	50,259 46	14,574 96	42,903 54	306,313 54
Glens Falls.....	Glens Falls.....N. Y.	194,323 34		20,000 00	10,434 98	44,105 40	4,155 11	12,294 60	285,313 43
Hanover Fire.....	New York.....N. Y.	514,101 55	3,639 26	40,000 00	46,045 01	117,609 78	20,196 10	98,047 17	830,638 87
Hartford Fire.....	Hartford.....Conn.	2,233,551 94			112,229 22	311,379 11	45,692 46	136,953 07	2,839,805 80
Home.....	New York.....N. Y.	2,582,731 88		132,435 00	200,750 51	478,844 91	66,207 23	203,796 45	3,654,765 97
Home.....	Columbus.....O.	581,906 09		52,477 82	92,696 76	13,747 86	13,747 86	29,921 11	770,750 64
Hoffman Fire.....	New York.....N. Y.	177,181 44		20,050 00	13,116 17	31,116 17	5,954 21	19,062 89	272,770 32
Howard.....	New York.....N. Y.	263,856 59			23,668 43	25,636 21	11,394 72	17,267 30	341,823 25
Humboldt.....	Newark.....N. J.	16,850 13		3,255 00	2,560 00	10,247 30	407 88	5,093 20	38,443 51
Ins. Co. of N. America.....	Philadelphia.....Pa.	1,982,226 67	9-6,402 29	97,500 00	60,000 00	393,294 58	74,731 12	134,949 40	3,729,103 15
Kansas Insurance.....	Leavenworth.....Ks.	20,131 88			9,093 15	6,955 64		11,354 74	47,535 41
Lamar.....	New York.....N. Y.	83,607 68	3,554 04		11,848 33	8,183 05	2,261 44	10,355 38	119,809 92

Lancaster Fire.	Lancaster . . . Pa.	135, 144 68	135, 144 68	4, 996 52	23, 117 03	3, 530 20	8, 086 56	174, 874 99
Manhattan Fire.	New York . . . N. Y.	94, 266 96	94, 266 96	13, 425 00	53, 114 31		31, 867 71	182, 673 98
Manufacturers' F. & M.	Boston . . . Mass.							
Mechanics & Traders.	New York . . . N. Y.	79, 665 26	178, 557 99	19, 344 56	29, 423 66	7, 281 05	7, 158 86	281, 766 12
Mercantile Mutual.	New York . . . N. Y.	1, 113, 669 16	1, 113, 669 16	120, 004 22	92, 321 16	15, 163 53	32, 511 38	1, 418, 547 06
Mercantile.	Cleveland . . . O.	93, 563 73	104, 061 22	9, 946 00	10, 794 41	2, 188 40	6, 617 09	144, 343 77
Merchants' Mutual.	Newark . . . N. J.	65, 478 13	65, 478 13	20, 567 25	30, 394 58	2, 061 40	19, 229 83	154, 735 89
Meriden Fire.	Meriden . . . Conn.	20, 176 64	20, 176 64	4, 778 58	12, 483 37	2, 536 49	4, 896 33	44, 871 41
Michigan State.	Adrian . . . Mich.	26, 161 84	26, 161 84	15, 000 00	13, 653 00	1, 337 91	65, 955 32	65, 955 32
Mississippi Valley.	Memphis . . . Tenn.	23, 052 22	37, 452 81		7, 397 52	5, 535 05		69, 955 10
Narragansett F. and M.	Providence . . . R. I.	365, 058 40	528, 466 35		45, 495 36	8, 611 22		608, 132 33
National.	Hartford . . . Conn.	174, 509 34	174, 509 34	20, 000 00	49, 518 45	2, 593 68		300, 290 64
National F. and M.	Hartford . . . Mo.	50, 783 04	50, 783 04		16, 006 68		25, 387 42	84, 252 96
National Fire.	Philadelphia . . . Pa.	26, 659 06	26, 659 06		17, 469 95	3, 164 60	27, 234 07	189, 132 18
N. Orleans Mut. Ins. A.	New York . . . N. Y.	105, 674 85	105, 674 85	10, 000 00	18, 651 51	7, 491 03	26, 102 54	181, 311 56
N. York and Yonkers.	New Orleans . . . La.	49, 065 90	172, 651 49	492, 205 67		8, 553 80		729, 161 39
Niagara Fire.	New York . . . N. Y.	34, 484 48	34, 484 48		7, 469 54	588 98	11, 248 94	63, 232 32
North Missouri.	New York . . . N. Y.	546, 229 73	549, 868 99	52 00	109, 906 66	23, 009 16	73, 926 67	799, 714 88
Northwestern National	Macon . . . Mo.	298, 007 99	300, 611 13		135, 201 34	8, 122 00	76, 061 05	568, 212 19
	Milwaukee . . . Wis.	96, 928 49	139, 356 93		29, 789 62	3, 929 38	15, 692 09	201, 783 94
Old Dominion.	Richmond . . . Va.	23, 210 61	24, 090 61	24, 000 00		1, 742 87	5, 175 79	59, 979 27
Orient.	Hartford . . . Conn.	196, 573 68	196, 573 68		47, 362 39	7, 924 59	35, 183 28	310, 843 55
Pennsylvania Fire.	Philadelphia . . . Pa.	539, 090 81	539, 090 81	59, 317 50	127, 719 42	9, 841 91	9, 670 68	760, 470 90
Peon Fire.	Philadelphia . . . Pa.	809 94	809 94		7, 748 24	1, 137 73	15, 899 75	27, 052 31
People's Fire.	Newark . . . N. J.	38, 486 91	38, 486 91	15, 000 00	18, 813 00	1, 394 58	13, 770 02	98, 474 29
Phoenix.	Brooklyn . . . N. Y.	842, 342 88	1, 023, 533 84	100, 000 00	199, 169 41	33, 844 07	111, 573 51	1, 569, 529 26
Phoenix.	Hartford . . . Conn.	78, 947 05	78, 947 05	50, 179 37	227, 818 45	43, 255 93	127, 121 62	1, 864, 223 42
Providence-Wash ington	Providence . . . R. I.	245, 717 85	249, 145 71		63, 219 31	11, 626 12	5, 194 97	97, 076 58
Republic Fire.	New York . . . N. Y.	165 59	1, 092 78	327 46	144 41		58, 361 01	413, 489 15
Roger Williams.	Providence . . . R. I.					3 30		1, 567 95
Springfield F. and M.	Springfield . . . Mass.	600, 489 31	600, 489 31	40, 256 40	95, 125 98	19, 279 73	31, 791 58	816, 915 07
Star Fire.	New York . . . N. Y.	234, 078 80	234, 078 80	20, 000 00	11, 532 18	6, 391 91	46, 048 63	335, 277 13
State.	Hartford . . . Mo.	128, 199 67	128, 199 67	25, 292 00	42, 105 43	1, 870 66	281 64	227, 049 40
Standard Fire.	New York . . . N. Y.	244, 444 61	244, 444 61	30, 500 00	12, 875 05	4, 797 85	23, 438 84	338, 231 94
St. Nicholas.	New York . . . N. Y.	192, 703 56	104, 339 80	15, 000 00	26, 094 27	2, 917 03	12, 833 83	175, 206 79
St. Joseph F. and M.	St. Joseph . . . Mo.	52, 813 61	55, 726 11		20, 897 30	2, 778 50	97, 959 32	97, 959 32
St. Paul F. and M.	St. Paul . . . Minn.	156, 439 00	186, 943 50	20, 000 00	55, 608 79	2, 921 28	35, 916 00	313, 853 97
Sun.	Cleveland . . . O.	106, 733 23	106, 733 23	20, 000 00	13, 477 45	4, 253 12		169, 942 86
Tradesmen's Fire.	New York . . . N. Y.	315, 698 96	315, 698 96	26, 090 00	21, 079 04	3, 735 38	13, 167 50	401, 092 78
Union.	Bangor . . . Me.	229, 492 47	353, 480 05	12, 307 69	53, 040 22	5, 125 22	18, 694 31	453, 346 42
Westchester Fire.	N. Rochelle . . . N. Y.	364, 227 09	364, 227 09	16, 834 75	18, 871 63	10, 791 38	46, 045 30	549, 939 04
Williamsburg City F.	Brooklyn . . . N. Y.	246, 489 97	246, 489 97	25, 000 00	51, 716 38	7, 897 42	29, 814 60	392, 393 43
Totals		\$29, 398, 550 64	\$33, 129, 361 94	\$2, 154, 132 43	\$5, 836, 372 21	\$898, 791 81	\$2, 724, 689 05	\$47, 695, 850 28

Table No. 18--Continued,

III. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Location.	Losses paid.		Dividends paid.	Salaries of officers and employees.	Commissions and brokerage.	National, State and local taxes.	All other expenditures.	Aggregate expenditures.
		Fire.	Marine and Inland.						
Farmers' Mutual Fire.	York.	\$144,325 06	.....	.....	\$8,767 39	\$30,880 02	\$2,662 02	\$8,323 35	\$203,559 04
Lycorning.	Munoy.	\$24,137 05	.....	.....	16,361 66	100,460 08	7,871 50	65,128 59	1,013,959 17
Milwaukee Mech. M'n.	Milwaukee.	74,330 43	.....	.....	11,703 00	33,684 67	5,556 87	11,409 41	1,136,954 38
Milville Mut. M. & F.	Milville.	2,613 11	.....	.....	5,605 62	4,364 76	.....	.....	31,822 01
Orient Mutual.	New York.	.....	\$18,774 77	.....	64,357 19	57,218 23	12,440 11	90,820 19	1,180,404 38
Pacific Mutual.	New York.	.....	\$20,674 15	\$63,894 60	55,155 83	25,330 53	8,936 51	110,711 04	681,172 42
Totals	Totals	\$1,045,405 65	1,352,022 63	\$102,859 40	\$161,950 89	\$261,538 89	\$35,231 45	\$256,192 58	\$3,248,201 40

IV. FOREIGN COMPANIES--U. S. BRANCHES.

Commercial Union Ass.	London.	\$451,150 39	.....	.....	\$5,296 77	\$83,977 18	\$2,474 91	\$40,522 05	\$594,421 30
Hamburg-Bremer Fire	Hamburg.	122,698 57	.....	.....	32 00	41,828 86	2,144 83	11,732 88	1,778,456 14
Imperial Fire	London.	1,267,638 55	.....	.....	44,375 33	209,950 21	34,313 62	197,087 85	1,754,185 96
Lancashire	Manchester.	160,268 94	.....	.....	.....	56,999 84	4,318 43	4,551 08	226,138 29
Liv. & Lond. & Globe.	Liverpool.	3,631,538 84	.....	.....	57,907 03	474,934 08	48,811 07	200,295 09	4,473,487 31
Lond. Assur. Corpora.	London.	98,870 84	.....	.....	16,102 07	36,020 49	2,502 73	24,267 41	177,703 54
N. British and Mercan.	London & Edin.	1,539,548 30	.....	.....	111,064 14	253,385 95	39,206 18	87,963 31	2,022,167 88
Queen	Liv. & Lond.	1,326,294 28	.....	.....	33,169 57	148,283 14	28,740 29	40,954 88	1,577,442 16
Totals	Totals	\$8,589,028 71	.....	.....	\$207,967 11	\$1,310,379 85	\$168,712 86	\$607,974 05	\$11,094,062 55

V. FOREIGN COMPANIES--HOME OFFICES.

Royal.	Liverpool.	\$2,179,489 06	.....	\$240,912 50	.....	\$199,854 45	.....	\$750,418 28	\$3,370,674 27
Western Assur. Co.	Toronto.	275,194 91	\$181,185 68	16,470 10	\$16,747 30	52,456 29	.....	24,112 22	566,166 50
Totals	Totals	\$2,454,683 97	\$181,185 68	\$257,382 60	\$16,747 30	\$252,310 74	.....	\$774,530 48	\$3,936,840 77
Grand aggregate	Grand aggregate	\$41,857,214 91	5,309,487 96	\$2,570,180 43	\$3,526,581 72	\$7,986,617 60	\$1,117,247 15	\$4,543,663 22	\$66,901,992 99

TABLE No. 19.

Table of Classification of Risks of all Fire and Fire-Marine Insurance Companies complying with the Insurance Laws of Illinois, as shown by their Annual Statements for the year ending December 31, 1872.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Fire Risks.				Net amount in force Dec. 31, 1872.
		In force Dec. 31, 1871.	Written in 1872.	Total.	Deduct amount terminated in 1872.	
American.	Chicago	\$48,685,499	\$41,454,571	\$90,140,070	\$6,836,710	\$83,303,360
Farmers'	Freeport	9,289,726	4,026,186	13,315,912	1,350,996	11,964,916
German	Freeport	5,106,075	4,636,255	9,742,330	3,388,441	7,353,889
Quincy	Quincy	1,345,810	1,409,195	2,755,005	1,273,610	1,481,395
Globe.	Chicago	97,892	2,885,290	2,983,092	705,662	2,277,430
Rockford	Rockford	23,800,000	11,401,168	35,201,168	5,501,168	29,700,000
Traders'	Chicago	.....	16,349,750	16,349,750	6,835,350	9,514,400
Totals		\$88,324,912	\$82,202,415	\$170,527,327	\$24,891,537	\$145,635,790
						\$311,863

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire.	New York	\$10,809,900	\$17,853,346	\$28,663,246	\$14,427,900	\$14,235,346	\$3,671,046
Ætna	Hartford	289,523,679	392,824,900	682,348,579	363,500,742	319,847,837	318,647,837
Agricultural	Watertown	81,200,890	68,739,250	149,940,140	54,099,345	95,840,795	93,714,306
Alps.	Érie	7,353,703	18,354,462	25,708,165	5,195,703	20,512,462	18,353,362
Allemania.	Cleveland	7,377,912	18,457,100	25,835,012	11,375,282	14,459,730	10,762,757
Allemania	Pittsburg	4,936,054	5,680,311	10,616,365	3,853,101	6,763,264	6,687,514
Amazon	Cincinnati	10,459,172	80,809,756	91,268,928	39,835,214	51,433,714	51,352,214
American Fire.	Philadelphia	35,450,249	40,496,122	75,946,371	31,682,348	44,264,023	43,752,457
American Central.	St. Louis	10,968,349	30,333,473	41,301,752	15,928,095	25,373,657	24,746,737
Arctic.	New York	11,220,245	15,370,018	26,590,263	14,114,006	12,476,257	11,724,394
Armenia	Pittsburg	.....	2,981,137	2,981,137	163,862	2,817,275	2,763,225
Atlantic	Brooklyn	.....	23,116,160	23,116,160	7,928,340	15,187,820	15,152,130
Atlantic Fire and Marine	Providence	1,001,752	4,630,748	5,632,500	2,010,954	3,621,546	3,542,530
Aurora Fire and Marine	Cincinnati	3,668,277	4,641,464	8,309,741	3,497,488	4,812,253	4,595,328
Bangor	Bangor	.....	4,100,841	4,100,841	443,700	3,717,141	3,693,141
Black River	Watertown	.....	10,554,229	10,554,229	3,015,763	7,538,466	7,503,966
Brewers' and Maltsters	New York	.....	24,088,153	32,952,220	17,741,804	15,210,416	15,027,545
Brewers' Fire.	Milwaukee	.....	17,375,686	21,634,814	6,858,027	14,776,787	14,776,787
Citizens'	New York	55,018,082	65,259,664	120,277,746	64,632,601	55,645,145	53,969,888
Citizens'	Newark	3,204,007	5,245,181	8,449,788	1,546,380	6,903,408	6,531,127

Table No. 19—Continued.

Name of Company.	Location.	In force Dec. 31, 1871.	Written in 1872.	Total.	Fire Risks.		Net amount in force Dec. 31, 1872.
					Deduct amount terminated in 1872.	In force Dec. 31, 1872.	
Clay Fire and Marine.....	Newport..... Ky.	\$2,025,305	\$4,208,146	\$6,233,451	\$2,279,730	\$3,953,721	\$3,872,521
Commercial.....	St. Louis..... Mo.	2,118,598	6,863,615	8,982,213	5,403,241	3,579,212	3,214,737
Connecticut Fire.....	Hartford..... Conn.	8,000,018	23,430,000	31,430,018	8,550,518	22,879,500	22,499,900
Continental.....	New York..... N. Y.	177,348,892	221,862,298	399,211,190	206,771,492	192,439,698	3,129,548
Detroit Fire and Marine.....	Detroit..... Mich.	10,184,356	11,682,578	21,866,934	10,870,071	10,996,863	10,996,863
Eastern.....	Bangor..... Me.	7,129,640	11,263,021	18,392,661	9,460,819	8,931,842	8,931,842
Exchange Fire.....	New York..... N. Y.	11,287,489	18,745,808	30,033,297	15,379,249	14,654,048	13,993,273
Fairfield County.....	S. Norwalk..... Conn.	5,342,721	14,105,681	19,448,402	7,689,906	11,758,406	11,365,425
Faneuil Hall.....	Boston..... Mass.	.....	3,739,470	3,739,470	2,410,216	1,329,254	1,329,254
Farmers', Merchants' and Manuf.....	Hamilton..... O.	3,499,742	4,438,141	7,937,883	1,274,325	6,663,558	6,663,558
Farragut.....	New York..... N. Y.	.....	24,898,308	24,898,308	7,300,715	17,597,593	17,320,776
Firemen's Fund.....	New York..... N. Y.	6,222,808	8,988,641	15,211,509	7,724,951	7,486,558	7,320,768
Fireman's Fund.....	San Francisco. Cal.	24,003,902	35,527,443	60,131,405	31,744,366	28,387,039	25,138,894
Firemen's.....	Dayton..... O.	4,016,617	9,652,361	13,668,978	2,809,720	10,859,258	10,473,058
Fire Association of Philadelphia.....	Philadelphia..... Pa.	68,634,294	4,904,839	73,539,063	2,168,365	71,370,698	71,370,698
Franklin.....	Indianapolis..... Ind.	.....	1,855,164	2,101,884	492,112	1,609,772	1,609,772
Franklin.....	Wheeler, W. Va.	4,363,824	10,840,765	15,204,649	6,915,796	8,288,853	8,049,310
Franklin Fire.....	Philadelphia..... Pa.	149,732,455	119,534,942	269,267,397	195,787,727	143,479,670	143,331,895
Germania Fire.....	New York..... N. Y.	92,432,322	94,113,546	186,545,868	84,233,521	102,313,347	101,189,767
German.....	Erie..... Pa.	3,643,918	15,330,200	18,974,118	6,543,216	12,444,902	11,684,592
German-American.....	New York..... N. Y.	.....	65,165,259	65,165,259	15,486,416	49,678,843	49,683,391
Girard Fire and Marine.....	Philadelphia..... Pa.	23,113,135	29,556,122	52,669,257	17,710,543	34,958,714	34,678,229
Glens Falls.....	Glens Falls..... N. Y.	65,445,434	31,763,833	97,209,267	30,481,914	66,727,353	66,595,489
Hanover.....	New York..... N. Y.	72,807,519	100,009,218	172,816,737	87,445,493	85,368,244	83,470,677
Hartford Fire.....	Hartford..... Conn.	150,000,000	150,888,916	300,888,916	143,058,166	157,830,750	157,830,750
Home.....	New York..... N. Y.	294,532,308	346,036,172	640,568,480	299,174,423	341,394,057	330,149,668
Home.....	Columbus..... O.	52,336,428	40,938,639	93,275,067	43,496,941	49,788,126	48,916,405
Hoffman Fire.....	New York..... N. Y.	10,409,055	23,593,288	34,002,371	16,042,586	17,959,785	17,491,537
Howard.....	New York..... N. Y.	25,024,573	33,932,469	58,957,042	30,715,055	28,241,987	27,585,649
Humboldt.....	Newark..... N. J.	1,393,040	4,632,910	6,025,950	1,365,242	4,660,708	4,628,064
Insurance Co. of North America.....	Philadelphia..... Pa.	140,184,801	165,565,580	305,750,381	133,696,208	166,054,173	166,054,173
Kansas Insurance.....	Leavenworth..... Ks.	2,315,757	2,680,099	4,995,856	2,438,495	2,557,361	2,548,461
Lamar.....	New York..... N. Y.	13,991,656	13,991,656	13,991,656	5,235,428	8,756,228	8,681,228
Lancaster Fire.....	Lancaster..... Pa.	7,124,807	11,346,742	18,471,549	7,610,210	10,861,339	6,732,279
Manhattan Fire.....	New York..... N. Y.	.....	32,384,808	32,384,808	9,823,127	22,561,581	21,765,561
Manufacturers' Fire and Marine.....	Boston..... Mass.	New company.	.....	.....	.....	.....	.....

Table No. 19—Continued.

III. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Location.	Fire Risks.					Net amount in force Dec. 31, 1872.
		In force Dec. 31, 1871.	Written in 1872.	Total.	Deduct amount terminated in 1872.	In force Dec. 31, 1872.	
Farmers' Mutual Fire.....	York.....	\$23, 074, 542	\$16, 162, 387	\$44, 236, 929	\$13, 938, 406	\$30, 298, 523	\$30, 176, 871
Lycemng.....	Muncy.....	53, 962, 176	33, 270, 772	87, 232, 948	35, 095, 258	52, 137, 690	52, 027, 190
Milwaukee Mechanics' Mutual.....	Milwaukee.....	20, 033, 668	9, 732, 887	29, 766, 555	7, 370, 975	22, 385, 580	22, 375, 080
Millville Mutual Marine and Fire.....	Millville.....	3, 087, 834	1, 733, 667	4, 841, 501	489, 488	4, 352, 013	4, 248, 143
Totals.....	.....	\$105, 158, 220	\$60, 909, 713	\$166, 067, 933	\$56, 894, 127	\$109, 173, 806	\$108, 827, 284

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Commercial Union Assurance.....	London.....	\$17, 770, 835	\$43, 117, 314	\$60, 888, 149	\$27, 423, 787	\$33, 464, 362	\$32, 860, 838
Hamburg-Bremer Fire.....	Hamburg.....	10, 575, 335	17, 307, 389	27, 882, 724	12, 995, 448	14, 887, 306	14, 594, 456
Imperial Fire.....	London.....	74, 185, 056	174, 758, 823	248, 943, 409	132, 671, 318	136, 272, 091	116, 720, 112
Lancashire.....	Manchester.....	.....	35, 830, 598	35, 830, 598	5, 293, 530	30, 537, 068	30, 462, 068
Liverpool and London and Globe.....	Liverpool.....	258, 340, 404	429, 538, 988	687, 888, 392	404, 096, 874	283, 791, 518	278, 869, 431
London Assurance Corporation.....	London.....	113, 776, 786	39, 193, 038	39, 193, 038	7, 729, 190	31, 463, 848	30, 629, 131
North British and Mercantile.....	London & Edinburgh.....	199, 454, 837	315, 231, 623	514, 686, 460	171, 027, 781	343, 658, 679	343, 658, 679
Queen.....	Liverpool & London.....	48, 123, 952	107, 595, 986	155, 719, 968	85, 573, 174	70, 144, 794	70, 144, 794
Totals.....	.....	\$524, 781, 448	\$1, 046, 796, 483	\$1, 571, 577, 931	\$836, 873, 102	\$734, 704, 829	\$695, 446, 204

V. FOREIGN COMPANIES—HOME OFFICE.

Royal.....	Liverpool.....	\$666, 394, 000	\$1, 074, 206, 500	\$1, 740, 600, 500	\$789, 425, 000	\$951, 175, 500	\$821, 446, 500
Western Assurance Company.....	Toronto.....	15, 355, 262	26, 688, 102	42, 043, 364	20, 351, 836	21, 691, 528	21, 224, 503
Totals.....	.....	\$671, 749, 262	\$1, 100, 894, 602	\$1, 782, 643, 864	\$809, 776, 836	\$972, 867, 028	\$842, 671, 003
Total Fire Risks.....	.....	\$4, 126, 035, 881	\$5, 950, 136, 502	\$10, 076, 172, 443	\$4, 614, 798, 348	\$5, 431, 374, 095	\$5, 214, 228, 651

VI. MARINE AND INLAND RISKS OF ALL COMPANIES.

Name of Company.	Location.	Marine and Inland Risks.					Net amount in force Dec. 31, 1872.	
		In force Dec. 31, 1871.	Written in 1872.	Total.	Deduct amount terminated in 1872.	In force Dec. 31, 1872.		Deduct amount of re-insurance
Alma.....	Hartford.....Conn.	\$261,308	\$50,167,146	\$50,723,454	\$49,947,128	\$781,316	\$134,000	\$647,316
Alps.....	Erie.....Pa.	961,500	1,762,251	2,023,751	850,500	1,173,251	1,023,001	150,250
Amazon.....	Cincinnati.....Ohio.	777,810	14,945,169	15,722,979	14,144,571	2,578,408	57,280	1,521,128
American Central.....	St. Louis.....Mo.	664,107	11,136,014	11,136,014	11,136,114	203,875	81,925	121,950
Arctic.....	New York.....N. Y.	664,107	6,490,800	7,154,907	6,951,032	290,366	39,116	251,250
Atlantic Fire and Marine.....	Providence.....R. I.	2,591,067	2,591,067	2,591,067	2,300,701	290,366	39,116	251,250
Aurora Fire and Marine.....	Cincinnati.....Ohio.	65,372	65,372	65,372	65,372	230,550	187,755	250,550
Bangor.....	Bangor.....Maine.	507,961	507,961	507,961	277,411	1,597,951	187,755	1,410,196
Brewers' and Maltsters'.....	New York.....N. Y.	477,100	17,097,217	17,574,377	15,976,426	1,597,951	187,755	1,410,196
Commercial.....	St. Louis.....Mo.	477,100	2,940,717	2,940,717	2,940,717	290,366	39,116	251,250
Detroit Fire and Marine.....	Detroit.....Mich.	204,250	5,952,501	6,156,751	5,827,427	329,324	45,761	329,324
Eastern.....	Bangor.....Maine.	1,040,229	8,979,112	10,019,341	8,891,126	1,128,215	45,761	1,082,454
Exchange Fire.....	New York.....N. Y.	9,400	37,300	46,700	31,300	15,400	15,400	15,400
Farmers' Mer. & Manufacturers'.....	Hamilton.....Ohio.	176,192	176,192	176,192	176,192	731,042	65,637	665,405
Fireman's Fund.....	San Francisco.....Cal.	549,145	3,090,441	4,239,586	3,508,544	731,042	65,637	665,405
Franklin.....	Wheeler.....W. Va.	186,771	971,785	1,158,556	945,520	213,036	213,036	213,036
Germania Fire.....	New York.....N. Y.	117,980	117,980	135,146	135,146	135,146	135,146	135,146
Hanover Fire.....	New York.....N. Y.	17,166	117,980	135,146	135,146	135,146	135,146	135,146
Howard.....	New York.....N. Y.	20,000	23,300	43,300	33,300	10,000	10,000	10,000
Insurance Co. of N. America.....	Philadelphia.....Pa.	20,001,340	129,373,283	149,976,624	133,346,895	16,629,729	16,629,729	16,629,729
Lamar.....	New York.....N. Y.	4,033,711	4,033,711	4,033,711	4,033,711	5,000	5,000	5,000
Manhattan Fire.....	New York.....N. Y.	527,580	527,580	527,580	527,580	1,663,151	187,755	1,475,396
Mechanics and Traders'.....	New York.....N. Y.	903,082	17,757,477	18,660,559	16,997,408	17,207,969	16,000	17,207,969
Mercantile Mutual.....	New York.....N. Y.	13,663,446	96,672,449	110,335,895	93,127,495	17,207,969	16,000	17,207,969
Mercantile.....	Cleveland.....Ohio.	452,998	7,403,502	7,858,500	7,267,606	590,894	16,000	574,894
Merchants' Mutual.....	Newark.....N. J.	31,819	31,819	31,819	31,819	749,130	749,130	749,130
Millville Mutual Marine and Fire.....	Millville.....N. J.	520,450	772,730	1,293,180	544,050	749,130	749,130	749,130
Mississippi Valley.....	Memphis.....Tenn.	2,026,377	2,026,377	2,026,377	2,026,377	173,600	173,600	173,600
Narragansett Fire and Marine.....	Providence.....R. I.	1,054,573	5,497,357	6,551,930	6,350,330	2,678,970	945,102	1,733,868
N. Orleans Mutual Ins. Associa n.....	New Orleans.....La.	995,246	47,367,275	49,382,521	46,703,551	2,678,970	945,102	1,733,868
Niagara Fire.....	New York.....N. Y.	17,166	117,980	135,146	135,146	90,367	90,367	90,367
North Missouri.....	Macon.....Mo.	21,860	5,638,613	5,638,613	5,548,246	262,800	262,800	262,800
Northwestern National.....	Milwaukee.....Wis.	21,860	11,801,263	11,823,123	11,500,323	262,800	262,800	262,800
Old Dominion.....	Richmond.....Va.	1,150,000	1,150,000	1,150,000	1,150,000	20,600,488	20,600,488	20,600,488
Orient Mutual.....	New York.....N. Y.	19,551,265	137,416,461	156,967,726	136,367,238	20,600,488	20,600,488	20,600,488

Table No. 19—Continued.

Name of Company.	Location.	Marine and Inland Risks.					Net amount in force Dec. 31, 1872.
		In force Dec. 31, 1871.	Written in 1872.	Total.	Deduct amount terminated in 1872.	In force Dec. 31, 1872.	
Pacific Mutual.....	New York..... N. Y.	\$7, 463, 399	\$68, 644, 958	\$76, 113, 357	\$68, 989, 886	\$7, 123, 471	\$6, 762, 123
Phoenix	Brooklyn..... N. Y.	4, 046, 144	37, 797, 601	41, 843, 745	38, 009, 422	3, 834, 323	3, 834, 323
Republic Fire	New York..... N. Y.	17, 166	37, 117, 980	135, 146	135, 146	.....	.....
Roger Williams.....	Providence..... R. I.	.....	99, 619	99, 619	69, 667	29, 952	29, 952
State.....	Hanibal..... Mo.	.....	437, 805	437, 805	437, 805	.....	.....
St. Nicholas.....	New York..... N. Y.	.....	142, 650	142, 650	142, 650	.....	.....
St. Joseph Fire and Marine.....	St. Joseph..... Mo.	.....	1, 200, 000	1, 200, 000	1, 200, 000	.....	.....
St. Paul Fire and Marine.....	St. Paul..... Minn.	.....	8, 004, 126	8, 004, 126	8, 004, 126	.....	.....
Traders'	Chicago..... Ill.	.....	12, 784, 430	12, 784, 430	12, 135, 790	623, 640	623, 640
Tradesmen's Fire.....	New York..... N. Y.	27, 663	361, 871	389, 534	385, 534	4, 000	4, 000
Union	Bangor..... Me.	1, 344, 789	8, 419, 149	9, 763, 929	7, 999, 369	1, 764, 560	1, 764, 560
Western Assurance Company.....	Toronto..... Canada	626, 200	9, 417, 843	10, 044, 043	9, 115, 919	925, 124	830, 024
Williamsburg City Fire.....	Brooklyn..... N. Y.	30, 000	50, 833	80, 833	30, 000	50, 833	50, 833
Total marine risks.....		\$77, 173, 618	\$742, 829, 120	\$819, 992, 738	\$736, 518, 820	\$83, 473, 918	\$80, 058, 538
Total fire risks.....		4, 126, 035, 881	5, 950, 136, 562	10, 076, 172, 443	4, 644, 798, 348	5, 431, 374, 095	5, 214, 228, 651
Grand aggregate.....		\$4, 203, 199, 499	\$6, 692, 965, 682	10, 896, 155, 181	\$5, 381, 317, 168	\$5, 514, 848, 013	\$3, 294, 287, 189

Table No. 19—Classification of Risks—Continued.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Location.	Fire Risks.			Marine and inland navigation risks.	Aggregate net risks in force.
		Having not more than one year to run.	Having over one and under three years to run.	Having more than three years to run.		
American Farmers'.....	Ill.	\$83,050,176	\$125,136	\$54,645	.....	\$83,220,947
Farmers'.....	Ill.	11,601,252	166,398	194,766	.....	11,962,416
German.....	Ill.	3,292,883	1,941,077	2,179,929	.....	7,353,889
German Ins. and Savings Institution.....	Ill.	1,350,795	97,975	102,025	.....	1,450,795
Globe.....	Ill.	2,339,880	31,550	3,500	.....	2,274,930
Rockford.....	Ill.	5,100,000	13,200,000	11,400,000	.....	29,700,000
Traders'.....	Ill.	8,984,430	146,750	190,740	.....	9,936,590
Totals.....		\$115,559,416	\$15,638,906	\$14,125,605	\$628,640	\$145,952,567

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire.....	N. Y.	\$13,339,297	\$239,149	\$32,600	.....	\$13,671,046
Ætna.....	Conn.	209,867,101	72,207,811	36,572,925	.....	319,295,153
Agricultural.....	N. Y.	31,517,950	62,101,656	94,760	\$647,316	93,714,366
Alps.....	Pa.	17,572,362	343,500	319,500	150,250	18,385,612
Allemania.....	Ohio.	7,419,547	2,562,810	744,400	.....	10,726,757
Allemania.....	Pa.	4,503,515	2,183,999	.....	.....	6,687,514
Amazon.....	Ohio.	41,836,082	5,892,783	3,623,350	1,521,128	52,873,342
American Fire.....	Pa.	29,255,924	2,067,863	12,406,670	.....	43,752,457
American Central.....	Mo.	20,887,415	2,297,190	1,562,132	.....	24,746,737
Arctic.....	N. Y.	11,061,037	573,000	90,337	121,950	11,846,344
Armenia.....	Pa.	2,479,925	320,750	92,550	.....	2,763,225
Atlantic.....	N. Y.	14,764,270	322,850	38,000	.....	15,125,120
Atlantic Fire and Marine.....	R. I.	3,255,519	117,186	169,835	251,250	3,793,780
Aurora Fire and Marine.....	Ohio.	3,123,492	986,540	485,356	.....	4,595,328
Bangor.....	Me.	3,151,541	256,490	254,110	230,550	3,892,691
Black River.....	N. Y.	7,131,039	327,165	47,702	.....	7,505,966
Brewers' and Malsters'.....	N. Y.	14,644,800	258,775	123,970	1,410,196	16,437,741
Brewers' Fire.....	Wis.	49,939,731	295,750	47,300	.....	14,776,787
Citizens'.....	N. Y.	49,909,821	2,624,150	1,435,847	.....	53,969,888
Citizens'.....	N. J.	6,194,102	344,825	62,200	.....	6,531,127
Clay Fire and Marine.....	Ky.	3,608,731	60,300	3,500	.....	3,872,521
Commercial.....	Mo.	2,830,737	112,900	271,100	.....	3,214,737

Table No. 19—Continued.

Name of Company.	Location.	Fire Risks.				Marine and inland navigation risks.	Aggregate net risks in force.
		Having not more than one year to run.	Having over one and under three years to run.	Having more than three years to run.	Total.		
Connecticut Fire.....	Hartford..... Conn.	\$20,904,100	\$1,055,500	\$540,300	\$22,499,900	-----	\$22,499,900
Continental.....	New York..... N. Y.	154,222,351	26,913,661	8,174,138	189,310,150	-----	189,310,150
Detroit Fire and Marine.....	Detroit..... Mich.	8,822,158	2,006,665	168,040	10,996,863	\$329,324	11,326,187
Eastern.....	Rango..... Me.	7,880,415	585,180	466,247	8,931,842	1,082,454	10,014,296
Exchange Fire.....	New York..... N. Y.	13,537,717	302,173	153,383	13,993,273	15,400	14,008,673
Fairfield County.....	South Norwalk..... Conn.	10,170,526	941,790	253,109	11,365,425	-----	11,365,425
Faneuil Hall.....	Boston..... Mass.	877,704	78,150	373,400	1,329,254	-----	1,329,254
Farmers', Mer. and Manufacturers.....	Hamilton..... Ohio.	3,071,438	2,127,946	1,464,184	6,663,558	176,192	6,839,750
Farmington.....	New York..... N. Y.	17,134,601	122,175	-----	17,256,776	-----	17,256,776
Firemen's Fund.....	New York..... N. Y.	7,285,893	43,875	-----	7,329,768	-----	7,329,768
Firemen's Fund.....	San Francisco..... Cal.	23,777,143	1,326,351	35,500	25,138,894	665,405	25,804,299
Firemen's.....	Dayton..... Ohio.	5,065,127	3,719,257	1,057,674	10,472,058	-----	10,472,058
Fire Association of Philadelphia.....	Philadelphia..... Pa.	12,449,639	217,150	58,703,849	71,370,638	-----	71,370,638
Franklin.....	Indianapolis..... Ind.	1,286,167	292,605	31,000	1,609,772	-----	1,609,772
Franklin.....	Wheeling..... W. Va.	7,722,085	271,725	54,900	8,049,310	213,036	8,162,346
Franklin Fire.....	Philadelphia..... Pa.	61,512,493	17,005,667	64,724,335	143,331,895	-----	143,331,895
Germania Fire.....	New York..... N. Y.	89,939,793	7,633,642	3,616,332	101,189,767	-----	101,189,767
German Fire.....	Erie..... Pa.	10,520,970	7,710,204	454,038	11,684,502	-----	11,684,502
German-American.....	New York..... N. Y.	43,615,531	2,434,419	1,033,441	49,083,391	-----	49,083,391
Girard Fire and Marine.....	Philadelphia..... Pa.	27,244,601	3,153,845	4,279,753	34,678,229	-----	34,678,229
Glens Falls.....	Glens Falls..... N. Y.	28,656,731	32,469,802	5,468,956	66,595,489	-----	66,595,489
Hanover.....	New York..... N. Y.	66,099,425	12,803,521	4,567,731	83,470,677	-----	83,470,677
Hartford Fire.....	Hartford..... Conn.	110,481,925	31,566,150	15,783,075	157,830,750	-----	157,830,750
Homes.....	New York..... N. Y.	251,913,955	62,714,786	25,520,927	340,149,668	-----	340,149,668
Homes.....	Columbus..... Ohio.	39,353,800	6,988,058	2,574,547	48,916,405	-----	48,916,405
Hoffman Fire.....	New York..... N. Y.	17,035,512	269,575	186,450	17,491,537	-----	17,491,537
Howard.....	New York..... N. Y.	26,185,628	1,171,671	228,350	27,585,649	10,000	27,595,649
Humboldt.....	Newark..... N. J.	4,501,160	102,534	24,370	4,628,064	-----	4,628,064
Insurance Company of North America.....	Philadelphia..... Pa.	131,510,512	15,471,824	19,071,837	166,054,173	16,629,729	182,683,902
Kansas Insurance Company.....	Leavenworth..... Kan.	2,116,265	413,353	18,613	2,548,461	-----	2,548,461
Lamar.....	New York..... N. Y.	8,538,978	62,800	79,430	8,681,228	5,000	8,686,228
Lancaster Fire.....	Lancaster..... Pa.	3,470,806	2,413,553	847,800	6,732,279	-----	6,732,279
Manhattan Fire.....	New York..... N. Y.	20,643,924	847,507	274,130	21,765,561	-----	21,765,561
Mechanics and Traders'.....	New York..... N. Y.	24,367,845	40,338	-----	24,408,183	1,473,396	25,883,579
Mercantile Mutual.....	New York..... N. Y.	-----	-----	-----	-----	17,207,960	17,207,960

Mercantile.....	Cleveland	Ohio.....	4, 007, 922	522, 350	80, 133	4, 610, 405	574, 894	5, 185, 299
Merchants' Mutual.....	Newark.....	N. J.....	21, 135, 845	1, 133, 600	534, 591	22, 924, 126	.....	22, 924, 126
Meriden Fire.....	Meriden.....	Conn.....	5, 542, 863	63, 273	.....	5, 816, 262	.....	5, 816, 262
Michigan State.....	Adrian.....	Mich.....	6, 033, 531	8, 419, 563	2, 269, 462	16, 725, 556	.....	16, 725, 556
Mississippi Valley.....	Memphis.....	Tenn.....	4, 021, 291	.....	.....	4, 021, 291	.....	4, 021, 291
Narragansett Fire and Marine.....	Providence.....	R. I.....	16, 536, 856	3, 616, 860	406, 025	20, 559, 741	.....	20, 559, 741
National.....	Hartford.....	Conn.....	21, 229, 521	1, 614, 511	1, 233, 913	24, 127, 945	.....	24, 127, 945
National.....	Hannibal.....	Mo.....	4, 384, 751	876, 949	.....	5, 261, 700	.....	5, 261, 700
National Fire and Marine.....	Philadelphia.....	Pa.....	10, 578, 094	229, 525	167, 050	10, 974, 669	.....	10, 974, 669
National Fire.....	New York.....	N. Y.....	22, 422, 143	400, 000	200, 000	23, 022, 143	.....	23, 022, 143
New Orleans Mutual Ins. Association.....	New Orleans.....	La.....	17, 634, 803	.....	.....	17, 634, 803	1, 733, 868	19, 368, 671
New York and Yorkers.....	New York.....	N. Y.....	58, 729, 747	127, 950	24, 950	5, 942, 647	.....	5, 942, 647
Niagara Fire.....	New York.....	N. Y.....	58, 577, 699	9, 909, 514	2, 969, 838	71, 457, 051	.....	71, 457, 051
North Missouri.....	Macon.....	Mo.....	5, 947, 981	1, 608, 571	3, 791, 995	27, 118, 547	90, 367	27, 205, 914
North Western National.....	Milwaukee.....	Wis.....	2, 647, 975	736, 943	157, 855	6, 842, 773	263, 800	7, 105, 573
Old Dominion.....	Richmond.....	Va.....	3, 100, 500	25, 500	10, 000	3, 136, 000	.....	3, 136, 000
Orient.....	Hartford.....	Conn.....	17, 087, 479	1, 295, 507	871, 020	19, 254, 006	.....	19, 254, 006
Pennsylvania Fire.....	Philadelphia.....	Pa.....	41, 023, 393	2, 011, 138	17, 946, 180	60, 980, 711	.....	60, 980, 711
Penn Fire.....	Philadelphia.....	Pa.....	4, 671, 420	140, 035	103, 583	4, 915, 038	.....	4, 915, 038
People's Fire.....	Newark.....	N. J.....	10, 832, 654	.....	.....	10, 832, 654	.....	10, 832, 654
Phoenix.....	Brooklyn.....	N. Y.....	83, 800, 427	9, 364, 836	4, 037, 192	97, 202, 455	3, 834, 323	101, 036, 778
Phoenix.....	Hartford.....	Conn.....	94, 889, 983	25, 201, 641	12, 801, 643	132, 892, 967	.....	132, 892, 967
Providence Washington.....	Providence.....	R. I.....	4, 705, 296	235, 394	287, 700	3, 248, 390	.....	3, 248, 390
Republic Fire.....	New York.....	N. Y.....	33, 051, 943	6, 142, 483	1, 692, 015	40, 856, 441	.....	40, 856, 441
Roger Williams.....	Providence.....	R. I.....	1, 107, 469	109, 845	713, 403	1, 930, 717	29, 952	1, 960, 669
Springfield Fire and Marine.....	Springfield.....	Mass.....	44, 851, 741	8, 970, 348	13, 455, 522	67, 277, 611	.....	67, 277, 611
Star Fire.....	New York.....	N. Y.....	23, 137, 262	1, 037, 525	50, 000	24, 244, 787	.....	24, 244, 787
State.....	Hannibal.....	Mo.....	834, 800	832, 942	154, 446	9, 342, 188	.....	9, 342, 188
Standard Fire.....	New York.....	N. Y.....	16, 288, 672	743, 445	405, 950	17, 438, 067	.....	17, 438, 067
St. Nicholas.....	New York.....	N. Y.....	16, 433, 073	561, 813	70, 715	17, 065, 601	.....	17, 065, 601
St. Joseph Fire and Marine.....	St. Joseph.....	Mo.....	6, 905, 096	701, 406	125, 502	7, 731, 502	.....	7, 731, 502
St. Paul Fire and Marine.....	St. Paul.....	Minn.....	15, 811, 752	3, 736, 831	974, 311	20, 512, 894	.....	20, 512, 894
Sun.....	Cleveland.....	Ohio.....	9, 885, 860	2, 627, 235	1, 262, 856	13, 775, 951	.....	13, 775, 951
Tradesmen's Fire.....	New York.....	N. Y.....	25, 600, 304	555, 353	226, 000	26, 381, 657	4, 000	26, 385, 657
Union.....	Bangor.....	Me.....	18, 030, 317	.....	.....	18, 030, 317	1, 764, 560	19, 794, 877
Westchester Fire.....	New Rochelle.....	N. Y.....	48, 997, 964	6, 761, 433	4, 288, 643	60, 048, 040	.....	60, 048, 040
Williamsburg City Fire.....	Brooklyn.....	N. Y.....	39, 175, 219	2, 201, 480	439, 833	41, 816, 532	50, 833	41, 867, 365
Totals.....	Totals.....	.....	\$2, 570, 227, 768	\$497, 516, 382	\$351, 216, 113	\$3, 418, 940, 233	\$50, 488, 133	\$3, 469, 448, 366

Table No. 19—Continued.

III. MUTUAL COMPANIES OF OTHER STATES.

Name of Company.	Location.	Fire Risks.				Marine and inland navigation risks.	Aggregate net risks in force.
		Having not more than one year to run.	Having over one and under three years to run.	Having more than three years to run.	Total.		
Farmers' Mutual Fire.....	York.....	\$7,867,349	\$17,804,324	\$4,505,198	\$30,176,871	.....	\$30,176,871
Lycoming.....	Muncy.....	52,027,190	.....	.....	52,027,190	.....	52,027,190
Milwaukee Mechanics' Mutual.....	Milwaukee.....	5,561,200	16,813,880	.....	22,375,080	.....	22,375,080
Millville Mutual Marine and Fire.....	Millville.....	591,075	.....	2,637,068	4,228,143	\$749,130	4,997,273
Orient Mutual.....	New York.....	.....	.....	.....	.....	20,000,488	20,000,488
Pacific Mutual.....	New York.....	.....	.....	.....	.....	6,762,123	6,762,123
Totals.....	Totals.....	\$66,046,814	\$34,618,204	\$8,162,266	\$108,827,284	\$28,111,741	\$136,939,025

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Commercial Union Assurance.....	London.....	\$31,555,713	\$624,875	\$680,250	\$32,860,838	.....	\$32,860,838
Hamburg-Bremer Fire.....	Hamburg.....	14,219,441	332,165	22,850	14,594,456	.....	14,594,456
Imperial Fire.....	London.....	99,188,440	11,687,781	5,843,891	116,720,112	.....	116,720,112
Lancashire.....	Manchester.....	30,462,068	.....	.....	30,462,068	.....	30,462,068
Liverpool and London and Globe.....	Liverpool.....	250,462,457	14,759,804	13,647,170	278,869,431	.....	278,869,431
London Assurance Corporation.....	London.....	27,000,744	1,502,437	2,155,950	30,659,131	.....	30,659,131
North British and Mercantile.....	London and Edinburgh.....	127,803,220	.....	16,400,622	144,203,842	.....	144,203,842
Queen.....	Liverpool and London.....	45,351,725	2,173,751	2,550,850	50,076,326	.....	50,076,326
Totals.....	Totals.....	\$626,043,808	\$31,100,813	\$41,301,583	\$698,446,204	.....	\$698,446,204

V. FOREIGN COMPANIES—HOME OFFICES.

Royal.....	Liverpool.....	\$310,202,000	\$5,723,000	\$5,521,500	\$321,446,500	.....	\$321,446,500
Western Assurance Company.....	Toronto.....	20,708,138	516,365	.....	21,224,503	\$830,024	22,054,527
Totals.....	Totals.....	\$330,910,138	\$6,239,365	\$5,521,500	\$342,671,003	\$830,024	\$343,501,027
Grand aggregate.....	Grand aggregate.....	\$4,108,787,914	\$585,113,670	\$450,337,067	\$5,214,228,651	\$80,058,538	\$5,294,287,189

The following synopsis of the business of the Royal Insurance Company in the United States, for the year ending December 31, 1872, has been made up from a statement received since the preparation of the tables for this Report :

Amount of Assets in U. S. December 31, 1872.....		\$1, 345, 286 03
Amount of Losses unpaid.....	\$394, 433 90	
Re-Insurance Reserve—40 per cent. of premium on unexpired Risks.....	803, 478 04	
		1, 197, 911 94
Surplus over Liabilities, including Re-insurance Reserve.....		\$147, 374 09
Gross amount of Premiums received.....		\$2, 224, 633 33
Amount returned on Canceled Policies.....	\$170, 064 81	
Amount paid for Re-insurance.....	15, 752 66	
		185, 817 47
Net amount of Premiums received.....		\$2, 048, 815 86
Amount of Losses incurred during the year.....	\$2,261,054 96	
(Amount of Loss paid during the year, \$1,915,968 94)		
Amount of Expense paid, including Commissions, taxes, etc.....	459, 492 59	
		\$2, 720, 547 55
Amount of loss on business of the year in United States.....		\$671, 721 69
Amount of Risks written during the year.....		\$148, 323, 340 17
Amount of Premiums on unexpired Risks, December 31, 1872.....		\$2, 008, 695 10

BUSINESS DONE IN ILLINOIS.

The result of the Illinois business of Fire and Fire-Marine Insurance Companies for the year 1872, is a profitable one to the companies. If we take into consideration the number of companies represented, it probably seldom, if ever, occurs in insurance statistics, that so clean a column is presented as is the "Loss" column, under the head of "Balance," in Table No. 21. But 3 companies are represented in the column, the "total" thereof being \$8,193 77. The solid well filled column of "Profit," in said table, claims 115 companies, and an aggregate footing of \$2,524,578 87, producing a net profit on the business of all the companies for the year 1872, of \$2,516,385 10.

That this result is not one of accident, the figures of table No. 25 should plainly demonstrate. The increased average premium rate and the reduced ratios of loss to risks written and to premiums received, as compared with the rates and ratios of former years, should not be attributed alone to the chances of fortune. On the contrary, they demonstrate that the underwriters of this State have, to a fair extent, succeeded in obtaining remunerative rates, and exercised good judgment in the amount and distribution of risks, after making due allowance for the care and watchfulness which have evidently been exercised by the insured, as shown by the small ratio of loss to risks written, in table No. 25.

In order to prevent the figures of profit, shown by this report, on the business in Illinois for the year 1872, from being in any way made use of, to the detriment of insurance capital, it may not be inappropriate to

summarize the result to such capital, of the business in this State for the three preceding years. The first official record made of the business done in Illinois, by Insurance Companies, was for the year 1869; therefore, I commence with that year, and give the result of such business for the years 1869, 1870 and 1871:

1869—109 companies reporting, paid losses aggregating.....		\$2, 450, 824 23
1870—108 “ “ “ “		3, 765, 677 63
1871—94 “ “ “ “		25, 763, 723 40
1871—Companies not reporting, paid losses, fairly estimated, aggregating.....		30, 000, 000 00
Total insurance paid in Illinois in the three years.....		\$61, 980, 225 26
From this large sum deduct:		
1869—109 companies, reported premiums received.....	\$4, 576, 986 69	
1870—108 “ “ “ “	4, 710, 769 20	
1871—94 “ “ “ “	3, 354, 798 46	
1871—Premiums received by companies not reporting, estimated.....	2, 000, 000 00	
		14, 642, 554 35
Amount paid by insurance companies, in 3 years, over amount received		\$47, 337, 670 91

This is an enormous sum for “balance of trade” against insurance capital. It will take many prosperous years for such capital to regain its own, or rather to make itself even with the owners of insurable property in this State. These figures show that for every dollar paid for insurance, the insured received back the average sum of \$4 23. Of the \$14,642,554 35 premiums received, the companies paid \$4,060,781 for expenses, taking 30 per cent. of premiums received as the basis for estimating such expenses. Deduct this sum from the amount of premiums received, and we find that for every dollar actually received by the companies, they paid back \$5 85.

Although the actual business of the year 1872 shows a net profit to the companies of \$2,516,385 10, the companies, in the aggregate, have taken no money from the State, as will be shown by the following figures:

Amount of cash premiums received.....		\$5, 704, 861 36
Amount of losses incurred.....	\$1 477, 017 45	
Amount of expenses, estimated at 30 per cent. of receipts.....	1, 711, 458 81	
		3, 188, 476 26
Net profit on business of all the companies.....		\$2, 516, 385 10
Amount of losses paid, incurred during and prior to 1872.....		\$4, 036, 886 45
Add amount of estimated expenses of the year, as above.....		1, 711, 458 81
Total of losses paid and estimated expenses.....		\$5, 748, 345 26
Amount of premiums received, as stated above.....		5, 704, 861 36
Balance against the companies.....		\$43, 483 90

Tables Nos. 20 to 25 inclusive, have been prepared to make a proper showing, in tabular form, of the fire, marine and inland business done in this State during the year 1872; and, to the extent possible, to give a comparison of said business with the business of former years.

The aggregate figures of Table No. 20 give the Illinois business for the year as follows:

Risks written—Fire	\$374,652,968 00	
" " —Marine and Inland	50,477,967 00	
		\$425,130,935 00
Premiums received—Fire	\$5,278,254 63	
" " —Marine and Inland	426,606 73	
		\$5,704,861 36
Losses paid—Fire	\$3,757,548 31	
" " —Marine and Inland	279,338 14	
		\$4,036,886 45

The companies, on their fire business, received, on an average, \$1.41 in premiums, and paid \$1 for losses, for every \$100 of risks written; and for every \$100 received for premiums, they paid \$71.19 for losses. On their Marine and Inland business, they received, on an average, 85 cents in premiums, and paid 55 cents for losses for every \$100 of risks written; and for every \$100 of premiums received, they paid \$65.48 for losses. The aggregate figures show an average of \$1.34 premiums received, and 95 cents paid for losses, for every \$100 of risks written; and for every \$100 received for premiums, they paid \$70.76 for losses.

TABLE No. 20.

1.—Showing the Fire Business done in the State of Illinois during year 1872.

I. JOINT STOCK COMPANIES OF THIS STATE.

Name of Company.	Risks written.	Premiums receiv'd		Losses paid.	Ratio of loss to	
		Amount.	Prem. rate.		Risks written	Prem. rec'd.
American.....Ill.	\$11,254,296	\$164,353 89	1.46	\$6,226 09	.06	3 79
Farmers'.....Ill.	1,577,271	27,816 16	1.76	9,056 87	.57	32.56
German.....Ill.	3,215,937	50,059 07	1.56	5,322 95	.17	10.63
German Ins. and Saving Ins.....Ill.	1,405,895	14,114 75	1.00	None.		
Globe.....Ill.	2,636,921	60,459 99	2.29	59,892 84	2.27	99.06
Rockford.....Ill.	11,401,168	143,003 46	1.25	36,520 46	.32	25.54
Traders'.....Ill.	10,654,380	97,476 60	.91	6,154 25	.06	6.31
Totals.....	\$42,145,868	\$537,283 92	1.32	\$123,173 46	.29	22.10

II. JOINT STOCK COMPANIES OF OTHER STATES.

Adriatic Fire.....N. Y.	\$800,149	\$26,345 90	3.29	\$1,412 99	.18	5.36
Ætna.....Conn.	34,367,797	429,258 57	1.42	1,140,083 65	3.32	233.02
Agricultural.....N. Y.	7,154,485	68,658 64	.96	7,601 77	.11	11.07
Alps.....Pa.	2,027,852	40,761 80	2.01	4,648 26	.23	11.40
Alemannia.....Ohio.	4,175,402	83,508 05	2.00	20,358 09	.49	24.37
Allemania.....Pa.	1,187,877	27,931 17	2.27	None.		
Amazon.....Ohio.	3,657,498	58,575 14	1.60	58,363 28	1.60	99.64
American Fire.....Pa.	754,720	11,828 92	1.57	None.		
American Central.....Mo.	5,943,403	84,530 95	1.42	84,696 40	1.43	100.20
Arctic.....N. Y.	1,421,778	21,178 34	1.48	3,806 56	.27	17.97
Armenia.....Pa.	400,097	10,009 43	2.50	359 40	.09	3.59
Atlantic.....N. Y.	New Co.					
Atlantic Fire and Marine.....R. I.	295,651	3,610 35	1.22	145,820 17	49.32	4039.34
Aurora Fire and Marine.....Ohio.	145,642	1,925 59	1.32	None.		
Bangor.....Maine.	382,750	6,984 63	1.56	None.		
Black River.....N. Y.	733,542	8,392 80	1.14	1,000 00	.14	11.91
Brewers' and Maltsters'.....N. Y.	1,108,416	13,232 17	1.19	1,104 84	.10	8.35
Brewers' Fire.....Wis.	4,393,872	67,214 65	1.53	53,660 70	1.22	79.82
Citizens'.....N. Y.	3,075,301	31,242 76	1.02	8,298 62	.23	26.56
Citizens'.....N. J.	1,223,196	20,623 37	1.69	3,031 94	.25	14.70

Table No. 20—Continued.

Name of Company.	Risks written.	Premiums received		Losses paid.	Ratio of loss to	
		Amount.	Prem. rate.		Risks written	Prem. rec'd.
Clay Fire and Marine.....Ky.	\$350,735	\$9,339 66	2.59	None.	.....	.....
Commercial.....Mo.	13,550	305 75	2.26	None.	.....	.....
Connecticut Fire.....Conn.	1,162,700	16,853 69	1.45	\$3,151 15	.27	18.70
Continental.....N. Y.	9,091,526	92,536 37	1.02	21,787 34	.24	23.54
Detroit Fire and Marine.....Mich.	1,964,233	18,082 16	.92	2,959 96	.15	16.37
Eastern.....Maine.	777,103	14,188 04	1.83	3,104 79	.40	21.88
Exchange Fire.....N. Y.	1,304,321	17,135 45	1.31	2,777 33	.21	16.21
Fairfield Co.....Conn.	1,660,696	24,412 61	1.47	5,341 86	.32	21.88
Faneuil Hall.....Mass.	347,000	2,822 29	.81	None.	.....	.....
Farm., Mer. & Manuf. Fire....O.	251,408	5,538 75	2.20	81 67	.03	1.47
Farragut.....N. Y.	141,022	2,159 40	1.53	162 46	.12	7.52
Firemen's Fund.....N. Y.	1,257,020	14,185 01	1.13	139 59	.01	.98
Fireman's Fund.....Cal.	3,774,779	52,103 92	1.36	45,000 40	1.19	86.37
Firemen's.....Ohio.	545,479	9,267 29	1.70	2,377 50	.44	25.66
Fire Ass. of Philadelphia.....Pa.	483,683	7,781 46	1.61	None.	.....	.....
Franklin.....Ind.	83,300	1,447 70	1.74	None.	.....	.....
Franklin.....W. Va.	2,506,057	39,340 10	1.57	15,199 18	.61	38.64
Franklin Fire.....Pa.	4,533,162	68,288 39	1.51	25,737 40	.56	37.69
Germania Fire.....N. Y.	5,137,284	74,744 91	1.45	21,670 99	.42	29.00
German Fire.....Pa.	1,206,431	20,672 70	1.71	7,066 16	.59	34.18
German-American.....N. Y.	4,695,493	64,409 72	1.37	2,028 16	.04	3.15
Girard Fire and Marine.....Pa.	5,306,219	66,688 53	1.26	7,920 35	.15	11.87
Glens Falls.....N. Y.	556,635	6,721 98	1.21	.....	.....	.....
Hanover Fire.....N. Y.	4,482,584	64,882 50	1.45	21,670 99	.48	33.40
Hartford Fire.....Conn.	20,487,038	270,428 94	1.32	66,700 83	.33	24.66
Home.....N. Y.	29,183,764	395,856 44	1.36	724,213 42	2.48	182.95
Home.....Ohio.	3,405,845	66,569 71	1.95	24,318 12	.71	36.53
Hoffman Fire.....N. Y.	1,558,778	19,536 95	1.25	3,488 45	.22	17.86
Howard.....N. Y.	2,324,606	23,969 92	1.03	7,120 01	.31	29.70
Humboldt.....N. J.	618,793	21,664 44	3.50	3,498 40	.57	16.15
Ins. Co. of N. America.....Pa.	11,872,428	172,224 72	1.45	67,887 80	.57	39.42
Kansas Insurance Co.....Kan.	519,348	11,263 79	2.17	2,867 68	.55	25.43
Lamar.....N. Y.	314,357	5,201 16	1.01	40 00	.01	.77
Lancaster Fire.....Pa.	309,350	5,424 85	1.75	32,308 11	10.44	595.54
Manhattan Fire.....N. Y.	1,279,820	17,632 85	1.38	2,339 88	.18	13.27
Manufacturers' F. and M. Mass.	New Co.	.....	.....	.....	.....	.....
Mechanics and Traders.....N. Y.	455,125	4,388 14	.96	294 37	.06	6.71
Mercantile.....Ohio.	466,695	7,108 87	1.52	.....	.....	.....
Merchants' Mutual.....N. J.	1,136,482	13,759 50	1.21	2,986 75	.26	21.70
Meriden Fire.....Conn.	309,205	6,318 51	2.04	.....	.....	.....
Michigan State.....Mich.	607,635	11,818 31	1.94	None.	.....	.....
Mississippi Valley.....Tenn.	207,057	4,965 14	2.40	None.	.....	.....
Narragansett F. and M.....R. I.	None.	None.	.....	None.	.....	.....
National.....Conn.	4,730,584	46,102 00	.97	3,527 53	.07	7.65
National.....Mo.	322,027	8,689 82	2.70	4,998 35	1.36	57.52
National Fire and Marine.....Pa.	2,335,159	47,934 62	1.89	663 16	.03	1.38
National Fire.....N. Y.	825,135	7,492 23	.91	1,403 93	.17	18.74
New Orleans Mu. Ins. As.....La.	1,161,996	16,989 62	1.46	.....	.....	.....
New York and Yonkers.....N. Y.	None.	.....	.....	None.	.....	.....
Niagara Fire.....N. Y.	4,482,584	64,882 50	.33	21,670 99	.48	145.61
North Missouri.....Mo.	6,904,036	124,174 10	1.80	42,201 65	.61	33.98
North Western National.....Wis.	2,325,875	33,180 64	1.43	9,374 16	.40	28.25
Old Dominion.....Va.	90,000	1,700 00	1.89	.....	.....	.....
Orient.....Conn.	1,914,477	30,631 38	1.60	5,908 75	.31	1.93
Pennsylvania Fire.....Pa.	1,123,776	15,065 92	1.34	None.	.....	.....
Penn Fire.....Pa.	230,442	6,079 97	3.07	None.	.....	.....
People's Fire.....N. J.	518,678	6,209 31	1.20	2,152 83	.41	34.67
Phoenix.....N. Y.	8,429,297	87,055 19	1.03	37,924 99	.45	43.56
Phoenix.....Conn.	9,753,232	127,237 95	1.30	346,287 82	3.55	276.16
Providence-Washington.....R. I.	408,406	3,733 33	.91	1,420 50	.35	38.04
Republic Fire.....N. Y.	4,482,584	64,882 50	1.45	21,670 99	.48	33.40
Roger Williams.....R. I.	.....	.....	.....	.....	.....	.....
Springfield F. and M.....Mass.	2,475,341	32,985 76	1.33	4,872 57	.19	14.77
Star Fire.....N. Y.	958,853	13,187 21	1.38	859 34	.09	6.52
State.....Mo.	1,424,008	28,764 82	2.02	5,795 18	.41	20.15
Standard Fire.....N. Y.	779,653	7,756 76	1.00	.....	.....	.....

Table No. 20—Continued.

Name of Company.	Risks written.	Premiums receiv'd		Losses paid.	Ratio of loss to	
		Amount.	Prem. rate.		Risks written.	Prem rec'd.
St. Nicholas.....N. Y.	\$515,600	\$15,055 37	2.92	\$1,001 84	.19	6.65
St. Joseph Fire & Marine....Mo.	916 668	15,790 39	1.72	3,266 65	.36	20.69
St. Paul Fire & Marine....Minn.	3,593,157	72,041 69	2.01	12,719 04	.35	17.65
Sun.....Ohio.	543,820	5,798 64	1.07	829 86	.13	1.43
Tradesmen's Fire.....N. Y.	1,378,176	16,583 41	1.20	1,854 84	.13	11.19
Union.....Maine.	1,533,355	20,634 18	1.35	1,373 56	.09	6.66
Westchester Fire.....N. Y.	1,800,000	19,106 00	1.06	1,938 00	.11	10.14
Williamsburg City Fire....N. Y.	2,719,700	34,978 73	1.29	1,982 95	.07	5.67
Totals.....	\$268,824,793	\$3,802,637 89	1.41	\$3,196,187 25	1.19	84.05

III. MUTUAL COMPANIES OF OTHER STATES.

Farmers' Mutual Fire.....Pa.	\$456,662	\$8,691 94	1.90	\$15 00	.....	.17
Lycoming.....Pa.	6,563,800	162,324 47	2.47	282,568 32	4.31	174.08
Milwaukee Mech'ics Mu..Mich.	1,092,201	17,303 41	1.58	666 66	.06	3.85
Millville Mut. M. and F....N. J.	230,074	6,374 28	2.77	None.	.....	.....
Totals.....	\$8,342,737	\$194,694 10	2.33	\$283,249 98	3.40	145.48

IV. FOREIGN COMPANIES—U.S. BRANCHES.

Commercial Union Assur...Eng.	\$5,007,170	\$68,697 48	1.37	\$1,718 48	.03	2.50
Hamburg-Amerer Fire.....Ger.	3,760,602	52,908 56	1.41	6,724 85	.18	12.71
Imperial Fire.....Eng.	14,491,018	159,376 09	1.10	15,810 10	.11	9.90
Lancashire.....Eng.	1,294,884	18,844 73	1.46	.....	.....	.....
Liverp. & Lond. & Globe....Eng.	8,492,301	109,942 00	1.29	49,704 00	.58	45.21
London Assurance Cor.....Eng.	2,053,107	26,460 47	1.29	None.	.....	.....
North British and Mer.....G. B.	8,951,615	119,913 19	1.34	64,720 41	.72	53.97
Queen.....Eng.	3,268,228	42,529 57	1.30	5,915 92	.11	13.91
Totals.....	\$47,319,025	\$598,672 09	1.27	\$144,593 76	.31	24.15

V. FOREIGN COMPANIES—HOME OFFICES.

Royal.....Eng.	\$6,518,784	\$89,791 44	1.38	\$6,018 97	.09	6.07
Western Assurance Co..Canada.	1,501,761	35,175 19	2.34	4,324 89	.29	12.30
Totals.....	\$8,020,545	\$124,966 63	1.56	\$10,343 86	.13	8.28
Total Fire Business.....	\$374,652,968	\$5,278,254 63	1.41	\$3,757,548 31	1.00	71.19

2.—Marine and Inland Business done in Illinois, during year 1872.

Traders'.....Ill.	\$10,004,286	\$103,785 82	1.04	\$50,434 26	.50	48.59
Ætna.....Conn.	3,963,715	23,473 37	.59	37,041 70	.93	157.81
Amazon.....Ohio.	2,294,047	21,131 65	.92	.....	.....	.....
American Central.....Mo.	1,917,273	10,935 96	.57	11,396 17	.59	104.20
Arctic.....N. Y.	13,892	40 17	.29	.....	.....	.....
Brewers' and Maltsters'....N. Y.	1,212,570	19,798 48	1.63	11,875 95	.98	59.99
Detroit Fire and Marine....Mich.	243,665	3,273 26	1.34	278 84	.11	8.52
Eastern.....Maine.	83,604	607 01	.73	.....	.....	.....
Germania Fire.....N. Y.	8,736	66 19	.76	.....	.....	.....
Hanover Fire.....N. Y.	8,736	66 19	.76	.....	.....	.....
Mechanics' and Traders'....N. Y.	1,212,570	19,798 48	1.63	11,875 95	.98	59.99
Mercantile Mutual.....N. Y.	6,498,058	38,213 35	.59	27,232 63	.42	71.27
Mercantile.....Ohio.	2,473,908	30,230 35	1.22	26,302 99	1.06	87.01
Niagara Fire.....N. Y.	8,736	66 19	.76	.....	.....	.....
North Western National....Wis.	1,511,482	11,336 22	.75	14,375 71	.85	126.81
Orient Mutual.....N. Y.	9,252,679	76,090 25	.82	45,488 72	.49	59.78
Pacific Mutual.....N. Y.	4,377,529	33,925 81	.78	26,535 19	.61	78.22
Phoenix.....N. Y.	595,100	8,485 91	1.43	.....	.....	.....
Republic Fire.....N. Y.	8,736	66 19	.76	.....	.....	.....
St. Paul Fire and Marine....Minn.	2,105,734	12,674 13	.60	12,258 92	.60	96.73
Union.....Maine.	1,824,467	9,147 60	.50	4,140 11	.23	45.26
Western Assurance Co..Canada.	858,444	3,394 15	.39	101 00	.01	2.98
Total Mar. & Inland Business.	\$50,477,967	\$426,606 73	.85	\$279,338 14	.65	65.48
“ Fire Business.....	374,652,968	5,278,254 63	1.41	3,757,548 31	1.00	71.19
Grand aggregate.....	\$425,130,935	\$5,704,861 36	1.34	\$4,036,886 45	.95	70.76

Citizens'.....	New York.....	N. Y.	8, 298 62	8, 298 62	9, 372 83	17, 671 45	31, 242 76	13, 571 31
Citizens'.....	Newark.....	N. J.	3, 031 94	3, 031 94	6, 157 01	9, 218 95	20, 623 37	11, 404 42
Clay Fire and Marine.....	Newport.....	Ky.	.....	.....	2, 801 90	2, 801 90	9, 339 66	6, 537 76
Commercial.....	St. Louis.....	Mo.	.....	.....	91 72	.....	303 75	214 03
Connecticut Fire.....	Hartford.....	Conn.	3, 151 15	3, 151 15	5, 656 11	8, 207 26	16, 853 69	8, 646 43
Continental.....	New York.....	N. Y.	21, 757 34	21, 757 34	27, 760 91	58, 884 20	92, 536 37	37, 652 17
Detroit Fire and Marine.....	Detroit.....	Mich.	3, 238 80	3, 238 80	6, 406 63	9, 645 43	21, 355 42	11, 700 99
Eastern.....	Bangor.....	Me.	3, 104 79	3, 104 79	1, 400 87	2, 839 38	14, 795 05	8, 955 67
Exchange Fire.....	New York.....	N. Y.	2, 777 33	2, 777 33	5, 140 63	7, 917 96	17, 135 45	9, 212 50
Fairfield County.....	S. Norwalk.....	Conn.	5, 341 86	6, 166 33	7, 333 78	13, 490 11	24, 412 61	10, 922 50
Faneuil Hall.....	Boston.....	Mass.	.....	.....	846 68	846 68	2, 822 29	1, 975 61
Farmers', Merchants' and Manuf.....	Hamilton.....	Ohio	81 67	81 67	1, 661 62	1, 743 29	5, 538 75	3, 705 46
Farragut.....	New York.....	N. Y.	162 46	162 46	647 82	810 28	2, 159 40	1, 349 12
Firemen's Fund.....	New York.....	N. Y.	139 59	139 59	4, 255 50	4, 385 01	9, 780 92	9, 780 92
Fireman's Fund.....	San Francisco.....	Cal.	45, 000 40	8, 756 13	15, 631 18	24, 417 31	52, 103 92	27, 686 61
Firemen's.....	Dayton.....	Ohio	2, 377 50	2, 377 50	2, 780 19	5, 157 69	9, 267 29	4, 109 60
Fire Association of Philadelphia.....	Philadelphia.....	Pa.	.....	.....	2, 334 44	2, 334 44	7, 781 46	5, 447 02
Franklin.....	Indianapolis.....	Ind.	.....	.....	434 31	434 31	1, 447 70	1, 013 39
Franklin.....	Wheeling.....	W. Va.	15, 139 18	2, 730 43	11, 802 03	14, 532 46	39, 340 10	24, 807 64
Franklin Fire.....	Philadelphia.....	Pa.	25, 737 40	29, 210 24	20, 456 52	49, 696 76	65, 288 39	18, 521 63
Germania Fire.....	New York.....	N. Y.	21, 670 99	21, 226 02	22, 443 33	43, 669 35	74, 211 10	31, 141 75
German.....	Erle.....	Pa.	7, 066 16	7, 063 16	6, 201 81	13, 267 97	20, 672 70	7, 404 73
German-American.....	New York.....	N. Y.	2, 028 16	19, 340 92	21, 369 08	64, 469 72	43, 100 64	38, 761 62
Girard Fire and Marine.....	Philadelphia.....	Pa.	7, 929 35	20, 006 56	27, 926 91	66, 688 53	22, 280 08	4, 705 39
Glen Falls.....	Glen Falls.....	N. Y.	.....	.....	2, 016 59	2, 016 59	6, 721 98	.....
Hanover.....	New York.....	N. Y.	21, 670 99	21, 226 02	19, 484 61	40, 710 63	64, 948 69	24, 238 06
Hartford Fire.....	Hartford.....	Conn.	66, 700 83	80, 575 83	161, 704 51	270, 428 94	108, 724 43	108, 724 43
Hone.....	New York.....	N. Y.	724, 213 42	134, 874 05	118, 756 93	233, 630 98	395, 856 44	142, 292 46
Hone.....	Columbus.....	Ohio	24, 318 12	24, 318 12	19, 970 91	44, 259 03	66, 569 71	22, 280 08
Hofman Fire.....	New York.....	N. Y.	3, 458 45	4, 044 01	5, 861 08	9, 905 09	19, 536 95	43, 81 86
Howard.....	New York.....	N. Y.	7, 130 01	7, 320 01	7, 190 98	14, 510 99	23, 969 92	9, 458 93
Humboldt.....	Newark.....	N. J.	3, 498 40	3, 498 40	6, 499 33	9, 997 73	21, 664 44	11, 666 71
Insurance Company of North America.....	Philadelphia.....	Pa.	67, 094 90	67, 094 90	51, 667 42	118, 762 32	172, 224 72	53, 462 40
Kansas Insurance.....	Leavenworth.....	Kansas	2, 867 68	2, 867 68	3, 379 14	6, 246 82	11, 263 79	5, 016 97
Leamar.....	New York.....	N. Y.	40 00	40 00	1, 560 35	1, 600 35	5, 201 16	3, 600 81
Lancaster Fire.....	Lancaster.....	Pa.	32, 308 11	None.	1, 627 45	1, 627 45	5, 424 85	3, 797 40
Manhattan Fire.....	New York.....	N. Y.	2, 339 88	2, 339 88	5, 289 85	7, 629 73	17, 632 85	10, 003 12
Manufacturers' Fire and Marine.....	Boston.....	Mass.	.....	.....	7, 255 99	22, 429 28	34, 186 62	1, 737 34
Mechanics and Traders.....	New York.....	N. Y.	12, 170 32	15, 173 29	11, 464 00	38, 696 63	38, 213 35	\$183 28
Mercantile Mutual.....	New York.....	N. Y.	27, 232 63	27, 232 63	.....	.....	.....	.....
Mercantile.....	Cleveland.....	Ohio	96, 302 90	None.	11, 201 77	11, 201 77	37, 339 22	26, 137 45
Merchants' Mutual.....	Newark.....	N. J.	2, 986 75	4, 486 75	8, 614 60	8, 614 60	3, 144 90	5, 144 90
Meriden Fire.....	Meriden.....	Conn.	None.	None.	1, 895 55	1, 895 55	6, 318 51	4, 422 96
Michigan State.....	Adrian.....	Mich.	None.	None.	3, 545 49	3, 545 49	11, 818 31	8, 272 82

Table No. 21—Continued.

Name of Company.	Location.	Losses paid in 1872.	Losses incurred and estimated expenses.		Premiums received.	Balance.	
			Losses incurred in 1872.	Expenses estimated at 30 per cent. on receipts.		Profit.	Loss.
Mississippi Valley.....	Memphis.....Tenn.	None.	None.	\$1,459 54	\$4,965 14	\$3,475 60	.....
Narragansett Fire and Marine.....	Providence.....R. I.	None.	None.	None.	None.	None.	.....
National.....	Hartford.....Conn.	\$3,327 33	\$5,384 50	13,830 60	46,102 00	26,886 90	.....
National.....	Hannibal.....Mo.	4,998 35	4,998 35	2,606 95	8,689 82	1,084 52	.....
National Fire and Marine.....	Philadelphia.....Pa.	663 16	1,463 16	14,380 39	47,934 62	32,091 07	.....
National Fire.....	New York.....N. Y.	1,403 93	1,500 00	2,247 67	7,492 23	3,744 56	.....
N. Orleans Mutual Ins. Association.....	New Orleans.....La.	None.	None.	5,096 89	16,959 62	11,892 73	.....
New York and Yonkers.....	New York.....N. Y.	New company	21,226 02	19,484 61	64,948 69	24,238 06	.....
Niagara Fire.....	New York.....N. Y.	21,670 99	43,201 65	37,252 23	124,174 10	43,720 22	.....
North Missouri.....	Macon.....Mo.	42,201 65	23,749 87	13,355 51	44,516 86	6,578 15	.....
North Western National.....	Milwaukee.....Wis.	None.	None.	510 00	1,700 00	1,190 00	.....
Old Dominion.....	Richmond.....Va.	None.	5,908 75	9,189 41	30,631 38	15,533 22	.....
Orient.....	Hartford.....Conn.	None.	None.	4,519 78	15,065 92	10,546 14	.....
Pennsylvania Fire.....	Philadelphia.....Pa.	None.	None.	2,123 99	7,079 97	4,955 98	.....
Penn Fire.....	Philadelphia.....Pa.	None.	2,152 83	1,862 79	6,209 31	2,133 69	.....
People's Fire.....	Newark.....N. J.	37,924 99	42,908 99	28,662 33	95,541 10	23,909 78	.....
Phoenix.....	Brooklyn.....N. Y.	346,287 82	69,074 02	38,171 38	127,237 95	19,991 95	.....
Providence-Washington.....	Hartford.....Conn.	1,420 50	1,420 50	2,540 49	3,733 33	1,192 84	.....
Providence Fire.....	Providence.....R. I.	21,670 99	21,226 02	19,484 61	40,710 63	24,238 06	.....
Republic Fire.....	New York.....N. Y.	None.	None.	None.	None.	None.	.....
Roger Williams.....	Providence.....R. I.	None.	None.	None.	None.	None.	.....
Springfield Fire and Marine.....	Springfield.....Mass.	4,872 37	6,047 57	9,895 73	32,985 76	17,042 46	.....
Star Fire.....	New York.....N. Y.	859 34	4,059 34	3,956 16	13,187 21	5,171 71	.....
State.....	Hannibal.....Mo.	5,795 18	21,500 00	8,629 45	28,764 82	.....	\$1,364 63
Standard Fire.....	New York.....N. Y.	None.	None.	2,397 03	7,756 76	5,439 73	.....
St. Nicholas.....	New York.....N. Y.	1,001 84	1,001 84	4,516 61	13,053 37	9,536 92	.....
St. Joseph Fire and Marine.....	St. Joseph.....Mo.	3,266 65	None.	4,737 12	15,790 39	11,053 27	.....
St. Paul Fire and Marine.....	St. Paul.....Minn.	24,977 96	6,859 71	25,414 75	84,715 82	52,441 36	.....
Sun.....	Cleveland.....Ohio.	829 86	829 86	1,739 59	5,798 64	3,229 19	.....
Tradesmen's Fire.....	New York.....N. Y.	1,854 84	1,854 84	4,975 02	16,583 41	9,753 55	.....
Union.....	Bangor.....Me.	5,513 67	7,846 07	6,780 60	29,781 78	13,001 18	.....
Westchester Fire.....	New Rochelle.....N. Y.	1,938 00	3,000 00	5,731 80	10,374 20	10,374 20	.....
Williamsburg City Fire.....	Brooklyn.....N. Y.	1,982 95	2,082 95	10,493 62	34,978 73	22,402 16	.....
Totals.....	Totals.....	\$3,352,966 22	\$1,095,361 92	\$4,203,614 99	\$2,298,976 91	\$1,714,919 59	\$1,847 91
					\$4,012,048 59	\$1,713,071 68	.....

III. MUTUAL COMPANIES OF OTHER STATES.

[illegible]

IV. FOREIGN COMPANIES—U. S. BRANCHES.

Commercial Union Assurance.....	Eng.....	\$1 718 48	\$2, 718 48	\$20, 609 24	\$23, 337 72	\$68, 697 48	\$45, 369 76
Hamburg-Bremer Fire.....	Ger.....	6, 724 85	6, 724 85	15, 872 57	22, 597 42	52, 908 56	30 311 14
Imperial Fire.....	Eng.....	15, 810 10	20, 957 45	47, 812 83	68, 770 28	159, 376 09	90, 605 81
Lancashire.....	Eng.....	None.	None.	5, 653 42	5, 653 42	18, 844 73	13, 191 31
Liverpool and Globe.....	Eng.....	49, 704 00	50, 658 33	32, 952 60	83, 640 93	109, 942 00	96, 301 07
London Assurance Corporation.....	Eng.....	None.	3 000 00	7, 938 14	10, 938 14	26, 480 47	15, 322 33
North British and Mercantile.....	Eng. and Edinburg..	64, 720 41	38, 066 54	35, 973 96	74, 040 50	119, 913 19	45, 872 69
Queen.....	Liverpool and London..	5, 915 92	7, 415 92	12, 758 87	20, 174 79	42, 529 57	22, 354 78
Totals.....		\$144, 593 76	\$120, 541 57	\$170, 601 63	\$309, 143 20	\$598, 672 09	\$259, 538 89

V. FOREIGN COMPANIES—HOME OFFICES.

Liverpool.....Eng.	\$6,018 97	\$7,018 97	\$33,956 40	\$89,791 44	\$55,835 04
Toronto.....Canada.	4,425 89	4,425 89	15,996 69	38,569 34	22,572 65
Totals.....	\$10,444 86	\$11,444 86	\$49,953 09	\$128,360 78	\$78,407 69
Grand aggregates....	\$4,036,886 45	\$1,477,017 45	\$1,711,458 81	\$3,188,476 26	\$2,516,385 10
					\$8,193 77

Table No. 21 is presented as a "Balance Sheet," showing net profit or loss on Illinois business for each company, taking, as a basis therefore, the amount of losses *incurred*, and estimating expenses at 30 per cent. of premiums received. The blanks furnished to companies for their annual statements failed to ask for, and, as a consequence, to obtain, a report of the amount of losses *incurred* in the State during 1872 on fire risks separate from losses *incurred* on marine and inland risks; therefore, the result to each class of business in this State, for the past year, cannot be separately stated in this table.

The 7 Illinois Companies received cash premiums amounting to \$661,069 74. They incurred \$152,974 23 loss. Estimating expenses at \$198,320 93, leaves them a net profit of \$309,774 58.

The 95 Joint Stock Companies of other States received \$4,012,048 59 cash premiums. They incurred \$1,095,361 92 losses. Estimating expenses at \$1,203,614 99, leaves them a net profit of \$1,713,071 68. Of these companies, 2 show a net loss of \$1,847 91, while 93 have a net profit of \$1,714,919 59.

The 6 Mutual Companies received \$304,710 16 cash premiums. They incurred \$87,694 87 losses. Estimating expenses at \$91,413 03, leaves them a net profit of \$125,602 26. Of these companies, 1 has a net loss of \$6,345 86, while 5 have a net profit of \$131,948 12.

The 8 United States Branches of Foreign Companies received \$598,672 09 cash premiums. They incurred \$129,541 57 losses. Estimating expenses at \$179,601 63, leaves them a net profit of \$289,528 89.

The 2 Foreign Companies received \$128,360 78 cash premiums. They incurred \$11,444 86 losses. Estimating expenses at \$38,508 23 leaves them a net profit of \$78,407 69.

The grand aggregate figures of the 118 companies, show \$5,704,861 36 cash premiums received. They incurred \$1,477,017 45 losses. Estimating expenses at \$1,711,458 81 leaves them a net profit of \$2,516,385 10. Three of the companies show a net loss of \$8,193 77, while 115 companies show a net profit of \$2,524,578 87, leaving the net profit on the business of all the companies at \$2,516,385 10 as before stated.

Tables No. 22 and 23 are recapitulations of the totals of Tables No. 20 and 21, and present, in tabular form, the figures stated in the foregoing remarks concerning said last named tables.

Tables No. 24 and 25 present comparisons of the aggregate figures of each year's business in this State, commencing with the year 1869. The amounts, rates and ratios are so concisely stated in said tables, that remarks giving their contents are unnecessary. The information which they contain will be interesting to the searcher after aggregate results.

TABLE No. 22.

Statement showing the Aggregates of Risks Written, Premiums Received, Average Premium Rates, Aggregate amount of Losses Paid, and Average Ratios of Losses Paid to Risks Written and Premiums Received, in the State of Illinois, for the year 1872, as shown in detail in Table No. 20.

Fire and Marine Companies.	Kind of business.	Risks written.	Premiums received.		Losses paid.	Ratio of losses to	
			Amount.	Premium rate.		Risks written.	Premiums received.
Joint Stock Companies of this State.....	Fire.....	\$42, 145, 868	\$557, 253 92	1.32	\$123, 173 46	.29	22.10
Joint Stock Companies of other States.....	Fire.....	268, 824, 793	3, 802, 637 89	1.41	3, 196, 157 25	1.19	84.05
Mutual Companies of other States.....	Fire.....	8, 342, 737	194, 694 10	2.33	283, 249 98	3.40	145.48
U. S. Branch Offices of Foreign Companies.....	Fire.....	47, 313, 045	598, 672 09	1.27	144, 383 76	.31	24.15
Foreign Companies.....	Fire.....	8, 030, 545	124, 966 63	1.56	10, 343 86	.13	8.28
Total.....	Fire.....	\$374, 652, 968	\$5, 278, 254 63	1.41	\$3, 757, 548 31	1.00	71.19
Joint Stock and Mutual Co.'s of other States.....	Marine.....	50, 477, 967	426, 606 73	.85	279, 338 14	.55	65.48
Grand Aggregate.....	Fire and Marine.	\$425, 130, 935	\$5, 704, 861 36	1.34	\$4, 036, 886 45	.95	70.76

TABLE No. 23.

Statement showing the Aggregates of Losses Incurred and Estimated Expenses, the amount of Premiums Received, and of Profit and Loss, in the State of Illinois, for the year 1872, as shown in detail in Table No. 21.

Fire and Marine Companies.	No. of Co's.	Losses Incurred and Estimated Expenses.				Premiums received.	Balance.	
		Losses incurred.	Expenses estimated at 30 per cent. of receipts.	Total.	Profit.		Loss.	
Joint Stock Companies of Illinois.....	7	\$152,974 23	\$198,320 93	\$351,295 16	\$661,069 74	\$309,774 58	\$1,847 91	
Joint Stock Companies of other States.....	95	1,095,361 92	1,203,614 99	2,298,976 91	4,012,048 59	1,714,919 59	6,345 86	
Mutual Companies of other States.....	6	87,694 87	91,413 03	179,107 90	304,710 16	131,948 12	.....	
United States Branch offices of Foreign Companies.....	8	129,541 57	179,601 63	309,143 20	598,672 09	289,528 89	.....	
Foreign Companies.....	2	11,444 86	38,508 23	49,953 09	128,360 78	78,467 69	.....	
Grand Aggregate.....	118	\$1,477,017 45	\$1,711,458 81	\$3,188,476 26	\$5,704,861 36	\$2,524,578 87	\$8,193 77	
						\$2,516,385 10		

TABLE No. 24.

Comparison of Aggregate Business done in Illinois.

Year.	No. of Co's	Losses and Estimated Expenses.			Premiums received.	Balance.	
		Losses.	Expenses estimated at 30 per ct. of receipts.	Total.		Profit.	Loss.
1869..	109	\$2,450,824 23	\$1,240,399 69	\$3,691,223 92	\$4,576,986 69	\$885,762 77	-----
1870..	108	3,765,677 63	1,458,338 06	5,224,015 69	4,710,769 20	-----	\$513,246 49
1871..	94	25,763,723 40	1,008,075 26	26,771,768 66	3,354,798 46	-----	23,417,000 20
1872..	118	1,477,017 45	1,711,458 81	3,188,476 26	5,704,861 36	2,516,385 10	-----

TABLE No. 25.

Comparison of Aggregate Business done in Illinois.

Yr.	No. of Co's	Risks written.			Premiums received.		Losses incurred.	*Ratio of losses to—	
		Fire.	Marine.	Total.	Amount.	Av'ge prem. rate.		Risk written.	Pr'm rec'd
1869	109	\$335,323,134	\$60,005,059	\$395,328,193	\$4,576,986 69	1.16	\$2,450,824 23	.62	.54
1870	108	420,555,658	52,950,572	473,506,230	4,710,769 20	.99	3,765,677 63	.71	.80
1871	94	266,412,811	13,599,264	280,012,075	3,354,798 46	1.20	25,763,723 40	9.20	7.67
1872	118	374,652,968	50,477,967	425,130,935	5,704,861 36	1.34	1,477,017 45	.35	.26
Total....		\$1,396,944,571	\$177,032,862	\$1,573,977,433	\$18,347,415 71	1.17	\$33,457,242 71	2.11	1.28

* "Risks written, on the \$100. "Premiums received," on the \$1,

ANNUAL STATEMENTS

OF COUNTY, TOWNSHIP AND OTHER MUTUAL FIRE INSURANCE COMPANIES OF THIS STATE.

Eleven of these Mutual Companies have filed annual statements showing their business for the year ending December 31, 1872, and their condition on that day. One of them, the Northfield Mutual Fire Insurance Company, of Northfield, Cook county, has the right, under its charter, to do business anywhere in the State of Illinois.

Tables No. 26 and 27 give the amount of assets, liabilities, income, expenditures, risks written, cash premiums received, losses paid, and risks in force for each one of said companies on the 31st December, 1872.

The annual statements of these companies, giving the details of their business and affairs, will be found appended to this Report, with the annual statements of other companies.

TABLE No. 26.

Statement showing the total Assets, Liabilities, Income and Expenditures of County, Township and other Mutual Companies of this State, as shown by their Annual Statements for the year ending December 31, 1872.

Name of Company.	Location.		Assets & Liabilities.		Income & Expenditures.	
	Town.	County.	Assets including premium notes.	Liabilities	Total Income.	Total expenditures.
Addison Farmers' Mutual...	Addison	DuPage	\$76,514 40	\$24,012 17	\$4,408 48	2,427 65
Appanoose & Sonora Mu. Fire	Sonora.....	Hancock.....	86 55	52 82	99 15	45 00
Big Rock Farmers' Mu. Fire.	Big Rock.....	Kane.....	6,134 52	.....	426 56	165 72
Crete Farmers' Mutual.....	Crete	Will.....	28,539 61	.....	2,114 75	219 50
Farmers' Mutual Fire.....	Bradford.....	Lee.....	210 81	.....	117 80	91 70
Farmers' Mutual Fire.....	Palmyra.....	Lee.....	881 28	4,508 80	428 43	700 69
G. Garden Farmers' Mu. Fire.	Green Garden.....	Will.....	16,322 00	738 48	847 87	931 32
Jersey County Farmers' Mu.	Jerseyville.....	Jersey.....	24,944 40	10,040 20	529 21	320 04
Milburn Mutual Fire.....	Milburn.....	Lake.....	28,239 00	.....	230 00	210 00
Northfield Mutual Fire.....	Northfield.....	Cook.....	53,324 00	21,309 60	1,289 00	1,289 00
Randolph Mutual.....	Bremen.....	Randolph.....	61 75	.....	.....	18 50
Totals.....	.....	.....	235,258 32	60,662 07	10,491 25	6,419 12

TABLE No. 27.

Showing the amount of Risks Written, Cash Premiums Received and Losses Paid during the year 1872, and Risks in force December 31, 1872, of County, Township and other Mutual Insurance Companies of this State.

Name of Company.	Location.		Risks written.	Cash premiums received.	Losses Paid.	Risks in force Dec. 31, 1872.
	Town.	County.				
Addison Farmers' Mutual...	Addison	DuPage	\$327,929	\$3,550 80	\$1,669 30	\$1,413,075
Appanoose & Sonora Mu. Fire	Sonora.....	Hancock.....	51,806	97 15	.....	51,806
Big Rock Farmers' Mu. Fire.	Big Rock.....	Kane.....	9,981	426 56	.....	138,061
Crete Farmers' Mutual.....	Crete	Will.....	125,334	1,214 75	20 00	680,870
Farmers' Mutual Fire.....	Bradford.....	Lee.....	33,500	117 80	.....	261,416
Farmers' Mutual Fire.....	Palmyra.....	Lee.....	86,944	209 23	400 00	725,876
G. Garden Farmers' Mu. Fire	Green Garden.....	Will.....	144,381	785 01	131 50	464,423
Jersey County Farmers' Mu.	Jerseyville.....	Jersey.....	194,580	316 61	.....	472,555
Milburn Mutual Fire.....	Milburn.....	Lake.....	181,325	230 00	.....	568,530
Northfield Mutual Fire.....	Northfield.....	Cook.....	137,023	1,289 00	1,235 00	1,108,196
Randolph Mutual.....	Bremen.....	Randolph.....	20,585	.....	.....	20,585
Totals.....	.....	.....	\$1,312,478	\$8,236 91	\$3,455 80	\$5,905,392

TOWNSHIP MUTUAL FIRE INSURANCE COMPANIES FORMED UNDER THE ACT APPROVED APRIL 3, 1872, IN FORCE JULY 1, 1872.

Fourteen Township Mutual Fire Insurance Companies have obtained charters under the act entitled "An act to incorporate and to govern Mutual Fire Insurance Companies in townships," passed by the 27th General Assembly, as follows:

Date of filing declaration and charter.	Name of Company.	Business Location.	
		Town.	County.
1872.. Aug.. 19 ..	Yorktown and Alba Township Mutual.....	Yorktown	Henry
" " " 27 ..	Nunda Mutual Fire.....	Nunda...	McHenry...
" " Sept.. 16 ..	Appanoose and Sonora Mutual.....	Sonora...	Hancock...
" " Dec... 2 ..	Mt. Pleasant Mutual Fire.....	Morrison..	Whiteside..
" " " 17 ..	Rockford Sweedish Mutual.....	Rockford..	Winnebago
" " " 26 ..	Farmers' Mutual of T. 5 N., R. 7 W., 3d P. M.....	T 5 N R 7 W	Madison...
" " " 30 ..	Friendly Aid Co. of Rutland and Manlius.....	Marseilles..	LaSalle...
1873.. Jan.. 24 ..	Wythe Township Mutual Fire.....	Wythe....	Hancock...
" " " 27 ..	Peotone Township Mutual Fire.....	Peotone...	Will
" " Feb.. 13 ..	Brookville Mutual Fire of Ogle and Carroll counties...	Brookville	Ogle
" " " 14 ..	Hanover & Wayne Mu. Ins. Co. of Cook & DuPage co's.	Hanover...	Cook
" " " 24 ..	Neponset and Mason Farmers' Mutual.....	Neponset..	Bureau
" " M'ch.. 6 ..	Mutual Fire Ins. Co. of T. 15 S., R. 5 E., 3d P. M.....	T 15 S R 5 E	Massac....
" " " 14 ..	Burritt Mutual Fire (Burritt, Hamsen & Owen T'ps)...	Burritt ...	Winnebago

One of the companies organized prior to Dec. 31, 1872—the Appanoose and Sonora Mutual—filed its annual statement for the year ending December 31, 1872. Another company—the Yorktown and Alba Township Insurance Company—presented its annual statement, showing as follows :

Amount of risks written during the year.....	\$38,281 00
Amount of risks in force at end of year.....	38,281 00
Expenditures in organization of company.....	47 50

By the terms of the law, the existence of the company depended on its having not less than \$50,000 00 at risk. The case was submitted to the Attorney General, upon which he rendered the following opinion :

ATTORNEY GENERAL'S OFFICE, ILLINOIS,

SPRINGFIELD, February 5, 1873.

SIR : I have considered your communication of the 27th ult., asking my opinion upon the matters hereinafter stated, and return my opinion thereon, as follows :

Sections one and thirteen of the act entitled "An act to incorporate and to govern Mutual Fire Insurance Companies in Townships," in force July 1, 1872, clearly imply that no company has the right to organize under the act, or if organized, continue in business, unless the members thereof have, and keep insured therein, property owned by them of not less than fifty thousand dollars in value.

By the first section the company has no right to organize under the act unless the incorporators collectively own "property of not less than fifty thousand dollars in value which they *desire* to have insured" therein. It would seem but reasonable that this desire should be manifested by their effecting such insurance within a reasonable time after the company is organized.

Under the thirteenth section no member has the right to withdraw from the company and surrender his policy for cancellation, if such withdrawal would reduce the assets of the company (meaning, as I understand, the value of the property insured therein) below the fifty thousand dollars required in order to enable the company to organize in the first instance.

If the statement of the condition of the company transmitted to the Commissioner of Insurance, as required by section fifteen of the act, does not show that the corporators have carried into effect their "*desire*" to have not less than fifty thousand dollars in value of their property insured in the company, by having the same so insured therein, or at least procuring insurance therein to that amount, the Commissioner of Insurance would be under no legal obligation to grant the certificate to continue in business required by section fifteen. Some discretion as to the granting of this certificate may be vested in the Commissioner, and it would no doubt be justifiable in him to overlook a temporary reduction of the amount of property insured, caused by casualties incident to the business of fire insurance, where the company gave evidence of solvency, and in good faith endeavored to comply with the law. Under the fifteenth section the Commissioner could (and should in a proper case) terminate the power of the company to continue in business, by simply refusing to grant their certificate of renewal.

If, upon examination, the Commissioner finds that the condition of the company has become such as to render its further proceeding hazardous to the insured, he has the power, under the sixteenth section, to institute proceedings in the circuit or county court to dissolve and close up the affairs of the company. But in most cases he could more summarily effect the same purpose by refusing the certificate of renewal under section fifteen.

Very respectfully, yours,

JAS. K. EDSALL.

Hon. CHAS. E. LIPPINCOTT, *Auditor Public Accounts.*

MISCELLANEOUS.

The HARTFORD STEAM BOILER INSPECTION COMPANY, of Hartford, Conn., has complied, for the year 1873, with the laws of 1855 and 1857. The statement of its affairs for the year ending December 31, 1872, will be found in this Report, following the statements of Fire and Fire-Marine Companies of other States.

MERCANTILE INSURANCE COMPANY OF CHICAGO.

On the 6th day of December, A. D. 1872, this Department was notified by the President of the Mercantile Insurance Company, of Chicago, that said company desired to comply with the law of 1869, so far as the same applied to said company, it having a special charter. The company claimed to have a paid up capital stock amounting to \$157,000.

On the 9th day of December, 1872, a commission was issued appointing Gen. Geo. W. Smith, Col. Josiah H. Kellogg and E. W. Russell, Esq., all citizens of Chicago, as commissioners to make the examination of the investments of capital and the assets of the company. Said commissioners submitted the following report :

To the Hon. C. E. LIPPINCOTT, *Auditor of Public Accounts of the State of Illinois:*

The undersigned, in pursuance of the appointment hereto annexed, bearing date the 9th day of December, A. D. 1872, have personally made an examination of the capital, securities and affairs of the Mercantile Insurance Company of Chicago—a joint stock insurance company—and hereby certify that the statement made below is a correct and fair account of the action of the undersigned in the matter of such examination, and that the conclusions therein found are made upon the best opinions which the undersigned have been able to form from the evidence submitted to them, and such information as they have been able to obtain.

In testimony whereof we hereunto subscribe our names, this 20th day of January, A. D. 1873.

JOSIAH H. KELLOGG,
GEO. W. SMITH,
EDWARD W. RUSSELL.

Sworn to by the Commissioners.

STATEMENT OF THE COMMISSIONERS.

They were attended uniformly by John Olney, President of said Company, who submitted to them certain securities, with evidences of title and value, purporting to represent investments of the amount of \$157,000 00, that being the capital stock of said company. Upon an examination of such securities and evidences it appeared that—

1st. The premises situate in Cook county (and named in the Johnston mortgage) were not of the value upon the basis of which the company had accepted them; and, further, that the Johnston mortgage was not a first lien.

2d. The premises described in the remaining mortgages were almost exclusively situate in Gallatin, Franklin, Hardin, Massac and Wayne counties, in the State of Illinois, and might be classed as either swamp timber or quasi-mineral lands unimproved. The value claimed for these lands, and the basis upon which they had been accepted by the company as security, was an average of about \$25 00 per acre. It was not known what was their real value, but it was believed to be far below the sum at which the company had accepted them. It was considered that whatever their worth might be, they had no conceivable market value, and that investments upon the pledge of them were not such as should be required of a company whose resources might at any time be called forth.

3d. Objections to the titles to the lands referred to last above were—

A. In large part they were derived from tax sales.

B. Those in Wayne county were in litigation upon the question of the validity of a prior mortgage executed by the authorities of that county.

C. There are defects in some instances in the execution of conveyances, and also in the lapse of conveyances in the chain.

4th. None of the mortgages to the company contained a power to sell by publication, so that in case of necessity to realize upon them a long period must be consumed in foreclosing by bill in chancery.

The above Commissioners, by one of their number, requested from said company a statement in writing, verified as required by law, of the capital and assets of said company, and were denied. The statement was requested after the date of the informal submission by Mr. Olney as above. Their opinions and what would probably be their conclusions had at the time of such request been communicated to Mr. Olney.

The Commissioners have therefore acted upon the evidence furnished, and have unanimously concluded that said company has no sufficient foundation upon which to do business in the State of Illinois.

JOSIAH H. KELLOGG,
GEO. W. SMITH,
EDWARD W. RUSSELL,
Commissioners.

On the 30th January, 1873, the President of the company presented a statement of the affairs of the company at this Department, showing a paid up capital of \$100,000, and desired the personal examination of the Auditor as to the value of the investments of capital and assets. Before any action was taken, complaint was filed in this Department, that said company had written risks in violation of the act of 1869. Thereupon the case was referred to Hon. James K. Edsall, Attorney General, who now has the case in his hands. I am advised that the company has given up its office and abandoned the business.

ATLANTIC AND PACIFIC INSURANCE COMPANY.

This company was referred to, in my last annual report, as being in process of formation, under the act of March 11, 1869. On the 8th day of March, 1873, its officers advised me that the company desired an examination of the investments of capital and of its assets, in order to obtain the authority of the Auditor to commence business.

On the 10th day of March, 1873, I issued a commission to Messrs. Josiah H. Kellogg, Samuel E. Wells, and M. D. Hardin, all residents of Chicago, as Commissioners, to make the examination, as required by the 10th section of the act of 1869.

Said Commissioners submitted the following report of the result of their examination :

TO THE HON. C. E. LIPPINCOTT,

Auditor of Public Accounts of the State of Illinois :

The undersigned, in pursuance of the appointment hereto annexed, bearing date the 10th day of March, A. D. 1873, have personally made an examination of the capital, securities and affairs of the Atlantic and Pacific Insurance Company, of Chicago, Illinois, a Joint Stock Fire Insurance Company, organized under the act of March 11th, 1869, entitled "An act to incorporate and to govern fire, marine and inland navigation insurance companies doing business in the State of Illinois," and hereby certify that the capital of said company, as fixed by its charter, is five hundred thousand dollars; the assets, as per report attached, marked "C"; and that said capital was subscribed and paid in by the several parties named in schedule "B," hereto annexed, and in the several amounts set opposite their respective names. And further, that we have no interest in said company.

In testimony whereof, we hereto subscribe our names, this 14th day of March, A. D. 1873.

JOSIAH H. KELLOGG,
SAMUEL E. WELLS.
M. D. HARDIN.

Sworn to by the Commissioners.

"C."—STATEMENT OF THE COMMISSIONERS.

We have the honor to report that we have carefully examined all the assets of the Atlantic and Pacific Fire Insurance Company, as exhibited to us by the officers of said company, and find they consist entirely of notes secured by mortgages on real estate in the State of Illinois, as per schedule attached marked "A," a bank account of eleven hundred dollars (\$1100), and office furniture. In our opinion the titles are good and the mortgages first liens—but the larger portion of the real estate is so much overvalued, that the loans thereon are not sanctioned by the law, and many of the loans are made upon what we regard as unimproved real estate.

We think that any insurance company, before being authorized to do business, should have their funds invested in a better class of property than appears in this case—in fact, governed as we are by section 8 of the law of 1869, we cannot recommend that the Atlantic and Pacific Fire Insurance Company be given authority to do business.

JOSIAH H. KELLOGG,
SAMUEL E. WELLS,
M. D. HARDIN.

On the 28th day of March following, the company requested a re-examination. Thereupon a new commission was issued to the same Commissioners.

The result of such re-examination is presented in the following report:

TO THE HON. C. E. LIPPINCOTT,

Auditor of Public Accounts of the State of Illinois :

The undersigned, in pursuance of the appointment hereto annexed, bearing date the 28th day of March, A. D. 1873, have personally made an examination of the capital, securities and affairs of the Atlantic and Pacific Insurance Company, of Chicago, a Joint Stock Fire Insurance Company, organized under the act of March 11, 1869, entitled "An act to incorporate and to govern fire, marine and inland navigation insurance companies doing business in the State of Illinois," and hereby certify that the capital of said company, as fixed by its charter, is five hundred thousand dollars, of which one hundred and fifty thousand seven hundred dollars has been fully paid in, and is now possessed by said company, in money or in the stocks, bonds and mortgages required by the eighth section of the act aforesaid, as shown in schedule "A," hereto annexed; and that said capital was subscribed and paid in by the several parties named in schedule "B," hereto annexed, and in the several amounts set opposite their respective names. And further, that we have no interest in said company.

In testimony whereof, we hereto subscribe our names, this 29th day of March, A. D. 1873.

JOSIAH H. KELLOGG,
SAMUEL E. WELLS,
M. D. HARDIN.

STATE OF ILLINOIS, }
Cook County }

We, Josiah H. Kellogg, Samuel E. Wells, and M. D. Hardin, do solemnly swear that the foregoing report, subscribed by us, is true in every particular, to the best of our knowledge, information and belief.

JOSIAH H. KELLOGG,
SAMUEL E. WELLS,
M. D. HARDIN.

Sworn to before me, and subscribed in my presence, by the above named Josiah H. Kellogg, Samuel E. Wells, and M. D. Hardin, this 29th day of March, A. D. 1873.

JNO. D. WELLS, *Notary Public.*

Not being satisfied with the values of some of the investments of the company outside of Cook county, I made personal inquiries as to such values. The information received caused me to decline accepting nearly all of the investments outside of Cook county as satisfactory. The company, as I am advised by its officers, are substituting investments in property in Cook county to take the place of the objectionable outside property, referred to, and that they expect, in a short time, to have their investments and assets in a condition which will be satisfactory to this Department.

INSOLVENT COMPANIES.

The frequent inquiries in regard to insolvent insurance companies, induces me to present, briefly, the best information at my command, giving the present status of such companies as remain unsettled in bankrupt or insolvent courts.

The Aurora Fire Insurance Company, of Aurora, Illinois, L. D. Brady, assignee, has paid 25 per cent. of its entire indebtedness, and is now about to obtain its discharge from bankruptcy.

The Bloomington Fire Insurance Company, of Bloomington, Illinois, which retired from business January 1, 1871, after having re-insured its risks in the Merchants' Fire Insurance Company, of Chicago, have settled all claims against it, at about 66 cents on the dollar.

The Chicago Fire Insurance Company, of Chicago, J. K. Murphy, assignee, has not yet made a dividend, but will probably pay 10 per cent. in all.

The Chicago Firemen's Insurance Company, of Chicago, O. H. Horton, assignee, has made two dividends: one of 4 per cent. and another of 1.70 per cent., and will shortly obtain its discharge.

The Commercial Fire Insurance Company, of Chicago, Robert E. Jenkins, assignee, has made no dividend. This company will probably pay, in all, 2 per cent.

The Equitable Fire Insurance Company, of Chicago, James Long, assignee, has, as yet, paid no dividend, but will probably pay from 4 to 5 per cent.

The Garden City Fire Insurance Company, of Chicago, which re-insured its risks in the Commercial, of Chicago, has had no assignee appointed. As yet, the company has paid no dividend, but will probably pay some 10 per cent. of the claims against it.

The Germania Fire Insurance Company, of Chicago, Wm. Vocke, assignee, has made two dividends: one of 2 and one of $1\frac{3}{4}$ per cent. This company will probably pay from 3 to 5 per cent. additional.

The Great Western Fire Insurance Company, of Chicago, C. W. Upton, assignee, has paid no dividend. Suits have been commenced against the stockholders, and it is probable the company will pay about 50 per cent. of all claims.

The Home Fire Insurance Company, of Chicago, Thomas Buckley, assignee, has divided 2 per cent., and will probably divide from 3 to 5 per cent. additional.

The Knickerbocker Fire Insurance Company, of Chicago, is not in bankruptcy, and has paid nothing, but should be made to pay in full.

The Lamar Fire Insurance Company, of Chicago, Geo. Chandler, receiver, should pay all claims in full. The affairs of this company was placed in the hands of a receiver, date not known. A report, as required by law, has been called for, but, as yet, it has not been furnished.

The Lumberman's Fire Insurance Company, of Chicago, T. C. Hoag, assignee, paid 5 per cent. before going into bankruptcy, and will pay from 30 to 40 per cent. additional.

The Merchants' Fire Insurance Company, of Chicago, Wm. E. Rollo, assignee, has paid two dividends: one of 4 per cent. and one of $2\frac{1}{2}$ per cent. of its claims. It will probably pay 2 per cent. additional.

The Mutual Security Fire Company, of Chicago, Mark Kimball, assignee, has paid 7 per cent., and will pay from 7 to 10 per cent. additional.

The Reaper City Fire Insurance Company of Rockford, Ill., re-insured in the Republic Fire of Chicago, before "the fire." The Republic will pay the losses of the Reaper City in full.

The Republic Fire Insurance Company of Chicago, J. R. Payson, assignee, has paid over 75 per cent. of its indebtedness, and will pay its losses in full. This company has already paid over two millions and a half of dollars.

The State Fire Insurance Company of Chicago, Norman C. Perkins, assignee, will pay in full all who have not settled their claims.

I have lately been advised that the Winnesheik Fire Insurance Company of Freeport, Ill., (name of assignee not ascertained) has some two thousand dollars to pay some \$175,000 indebtedness. This information in regard to said company differs very materially from that which was obtained for my last Report. I was then advised that the assets, if properly managed, would pay the liabilities of the company in full. The

company had no losses in the Chicago fire. I cannot rely upon the above information furnished in regard to said company, and would advise others to place no reliance upon such statement.

In the case of the Illinois Mutual Fire Insurance Company of Alton, Ill., a petition for a decree in bankruptcy was filed in the United States District Court for Southern Illinois, on the 7th October, 1872. No adjudication—case continued. This is the third petition in the case of this company, a decree in either of the former two having been refused by the court. I have endeavored to ascertain the probable amount which this company should pay, but have failed to obtain the information.

The Sangamo Insurance Company, of Springfield, re-insured its risks in the Merchants' of Chicago. The Merchants' will probably pay $8\frac{1}{2}$ per cent. of its losses. No proceedings have been commenced against the Sangamo, so far as I am advised. It should pay all its liabilities in full.

Under the 26th section of the act approved March 11, 1869, the Receiver appointed for the insolvent companies below named, filed in this office, in the month of January last, their reports for the year ending December 31, 1872.

PEORIA FIRE AND MARINE INSURANCE COMPANY OF PEORIA, ILL.

ASSETS.

Cash on hand	\$376 83	
Cash in hands of Attorney.....	220 25	
		\$797 08
Notes and accounts in hands of Attorney for collection, (doubtful).....		8,963 76
Notes, judgments, accounts, (desperate)		28,981 53
Total.....		<u>\$38,742 37</u>

LIABILITIES.

Claims allowed before Master-in-Chancery.....	\$65,579 04
Estimated costs and Attorney's fees in closing business of the Company.....	2,500 00
Total	<u>\$68,079 04</u>

Sworn to by WM. M. DODGE, *Receiver*.

Before LEWIS KENYON, *Notary Public*.

FARMERS' AND MERCHANTS' INSURANCE COMPANY, QUINCY, ILL.

Amount of paid up capital stock.....	<u>\$800 00</u>
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ASSETS.

Cash on hand	\$80 40
Amount due on which judgments have been obtained	2,955 94
Fulton county (Ill.) bank stock. Par value, \$1,000.....	No value.
Marengo (Iowa) School Bond.....	100 00
Assessment on mutual premium notes.....	12,768 81
Notes for first premiums on policies mostly expired.....	6,250 81
Installment notes.....	74,967 13
Bills receivable—face.....	\$3,731 18
“ “ —worthless.....	3,674 18
	<u>57 00</u>
Furniture.....	405 70
Due from former agents, subject to offsets	15,279 24
Due from collectors.....	436 32
Total	<u>\$113,301 41</u>

LIABILITIES.

Amount of losses (in judgment).....	\$25,513 36
Amount of losses resisted.....	19,817 87
Bills payable	2,207 72
Amounts due sundry persons	4,737 07
Total	<u>\$52,276 02</u>

INCOME.

Amount received from collectors during 1872.....	\$5,066 73
Amount received from expense account.....	88 60
Total.....	<u>\$5,155 33</u>

EXPENDITURES.

Office expenses, salaries, commissions, attorney fees, etc	<u>\$5,269 27</u>
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Sworn to by WILLIAM H. BENSON, *Receiver*.Before GEORGE M. JAMES, *Notary Public*.

EXAMINATIONS.

During the past year I have caused examinations to be made of the following companies of other States, on their application to be admitted to this State:

Name of Company.	Location.	By whom made.
Allemania Fire	Pittsburg Pa.	Josiah H. Kellogg
Armenia.	Pittsburg Pa.	same
American Fire.	Philadelphia Pa.	same
Citizens'	Newark N. J.	same
Commercial	St. Louis.....Mo.	Lotus Niles.....
Franklin.....	Indianapolis.....Ind.	same
Farmers' Mutual Fire.....	York.....Pa.	Josiah H. Kellogg
Fire Association.....	Philadelphia Pa.	same
Humboldt.....	Newark.....N. J.	same
Millville Mutual Marine and Fire.....	Millville.....N. J.	same
Merchants' Mutual	Newark.....N. J.	same
National Fire and Marine	Philadelphia Pa.	same
Old Dominion	Richmond.....Va.	same
People's.....	Newark.....N. J.	same
Penn Fire.....	Philadelphia Pa.	same
Pennsylvania Fire	Philadelphia Pa.	same

The examination, in each case, proved the company to be possessed of the required amount of assets to authorize it to do business in this State. The agents of each company above named have been furnished with the proper authority.

The question has arisen in the examination of the affairs of some of the companies applying for admission, as to the recognition of certain investments and uses of funds, as assets, and to what extent the laws of this State take cognizance thereof when such application is made, for admission to the State. In my opinion, the Illinois law contemplates that a company of another State, in such case, must be judged by the provisions of its charter and the laws of its own State.

Wherever "bankable" or "commercial paper" has been admitted as an asset, where the amount thereof would in any way change or affect the standing of the company under our law as to impairment, it has been done, only, after a careful personal examination, and by proper

evidence of bank officers that such asset was beyond all question what it purported to be, strictly bankable short time commercial paper, upon which the company could at any time realize the money at regular bank discount.

This course has been pursued towards such investments or use of capital, because it is believed such paper is in reality a cash item, cash placed in a condition to make profit to the company instead of laying idle. In no case, however, has such item been admitted unless the company had the undoubted right under its charter or the other laws of its own State, to make such use of its funds. I have no inclination to discourage such use of capital where the company has the legal right so to use it, for the reason that the funds of a company in such use places said funds at the disposal of the company in cash every sixty or ninety days, and at the same time produces income. This explanation is considered due to the companies having such assets appearing in their statements.

STATEMENTS OF FOREIGN COMPANIES.

The attention of the General Assembly is respectfully yet earnestly requested to the requirement of the act of March 11, 1869, in regard to the time fixed for Foreign Insurance Companies to make their Annual Statements. It reads as follows :

"SECTION —. * * * Foreign Insurance Companies shall be required to make and file their annual statements and evidences on the first day of January in each year, or within thirty days thereafter, made out for the year ending on the preceding 30th of September. The supplementary annual statements of their business and affairs in the United States, duly verified by the resident manager of such company, shall be filed in the month of January of each year, made out for the year ending on the 31st day of December immediately preceding."

At the date of this Report not one single foreign company has complied with the requirement of making Annual Statement for the year ending 30th September 1872.* The Western Assurance Company, of Toronto, Canada, has made its annual statement the same as companies of the United States, for the year ending December 31, 1872. This being three months later information in regard to the business and affairs of the company than required by law, it was accepted and filed, as well as preferred, to a statement for the year ending September 30th, preceding.

The representatives of British companies in this country claim that it is not practicable for their home offices to comply with the requirement of the Illinois law, owing to the impossibility of said companies obtaining returns from their agencies in various foreign governments, in which they are doing business, in time to make a statement of their busi-

* The Liverpool and London and Globe, the Hamburg-Bremer, and the Commercial Union Insurance Companies have since filed "Home office" statements—each statement being for the year ending December 31, 1872.

ness and affairs in four months from the 30th September. I suggest that the 30th of June be substituted in the law in the place of 30th of September, or, probably better, that the 31st of December be so substituted—the statements to be filed on or before the 1st of July, following. If to the latter date, any such foreign company not having a branch office in this country, or whose statement could not be filed by the 31st January, should be required to have the condition and business of its several agencies in the United States reported to some one of its agencies, for the year ending December 31, such agency being required to make and file a statement thereof on or before the 31st January following.

Unless some such change is made by the General Assembly, this Department will, with considerable reluctance, feel in duty bound to enforce the law as it now stands. It may be well to say to you and the General Assembly that the probable result of this action will be the retirement from our State of nearly all, if not all of the English companies, unless they should conclude to furnish statements of their business, as presented by their books on the 30th of September. A question that involves the probable loss to our citizens of facilities for insurance with a class of companies in which they have undoubted confidence, is worthy of serious consideration by the General Assembly.

Securities are now held in this Department for the protection of policy-holders, for companies, and in amounts as follows:

Name of Company.	Location	Kind of securities.	Par value of stock or amount of mortgage.	
Franklin Fire.....	West Virginia..	Trust deeds		\$25, 000
Hamburg-Bremer Fire..	Germany	Trust deeds and mortgages.....	\$100, 000	
same ..	"	Illinois Staats Zeitung Company's stock.	100, 000	
Mississippi Valley.....	Tennessee	Illinois Revenue Deficit Bonds.....		203, 000
Old Dominion.....	Virginia	City of Richmond Bonds.....		20, 000
Royal.....	England	U. S. Registered 6 per cent. R. R. Bonds.		12, 000
Western Assurance Co.	Canada	U. S. Registered 6 per cent. R. R. Bonds.		200, 000
same ..	"	Canadian Town and City Bonds.....	128, 449	
same ..	"	Canadian Mortgages	38, 200	
same ..	"	Canadian Bank Stocks.....	23, 000	
same ..	"	Canadian Building Association Stock ..	12, 000	
				201, 649
		Total		\$658, 649

The securities of the Western Assurance Company, of Toronto, Canada, were deposited under the provisions of section 2 of "An act relating to deposits to be made by foreign insurance companies," approved March 19, 1872. The securities of the "Franklin Fire," of West Virginia, "Mississippi Valley," of Tennessee, and "Old Dominion," of Virginia, were made under the provisions of the reciprocity section of the Illinois law, as the laws of those States require a similar deposit before admitting companies of this or other States to do business in said States. The State Auditor of West Virginia, under date of March 27,

has advised me that the law of West Virginia, requiring a deposit of \$25,000 by foreign insurance companies to do business in that State, has been repealed. Therefore the securities of the "Franklin Fire," of that State, can be withdrawn at the pleasure of the company.

TAXATION OF INSURANCE COMPANIES ON THEIR PREMIUM RECEIPTS.

The construction which has been placed upon the laws of this State, with respect to the taxation of receipts in the hands of agents of insurance companies of other States and governments, will fully appear in the following correspondence :

CHICAGO, ILL., *March 13, 1873.*

HON. C. E. LIPPINCOTT, *Auditor of State, Springfield, Ill. :*

DEAR SIR: As we have some doubts as to the correctness of the usual construction of that section of the Insurance Law of 1869, which taxes the net receipts of fire insurance companies incorporated by any other State or government, we shall be greatly obliged if you will advise us what, in your opinion, is the proper interpretation of that section, and what amounts we should return at our different agencies, in strict compliance with the law.

Very respectfully,

ARTHUR C. DUCAT, *General Agent.*

AUDITOR'S OFFICE, ILLINOIS,

SPRINGFIELD, *March 15, 1873.*

GEN. A. C. DUCAT, *Chicago, Ill. :*

DEAR SIR: To obtain a correct understanding, and give a proper interpretation of our laws with respect to the taxation of receipts of fire, etc., insurance companies incorporated by other States or governments, it will be necessary to refer to the laws relating thereto, commencing with the State revenue laws of 1853.

You will observe that the assessment law of 1853 and the insurance law of 1869 do not state *any particular period of time* for which the amount of receipts should be returned by the agents of Insurance companies of other States. Section 22 of the assessment law of 1853 reads :

"SECTION 22. * * * Every agency of an insurance company, incorporated by the authority of any other State or government, shall return to the assessor of the county in which the office or agency of such company may be kept, in the month of May, annually, the amount of the gross receipts of such agency, which shall be entered on the tax list of the proper county, and subject to the same rate of taxation for all purposes that other personal property is subject to at the place where located."

The foregoing section, of itself, makes no provision for determining the amount proper to be taxed. To correctly interpret it, reference must be made to the 6th section of the same act, to-wit :

"SECTION 6. * * * Personal property shall be listed with reference to the quantity on hand and owned on the first day of May in the year for which the property is required to be listed, including the property purchased on that day."

In 1855 the assessment law of 1853 was amended, as follows :

"SECTION 2. * * * All property, whether owned by individuals or corporations, shall be listed with reference to the quantity on hand and owned on the first day of April instead of May."

The same principle, and time, for obtaining the amount of property to be taxed, as fixed by the law of 1853 and 1855, was re-affirmed in the act of 1867, establishing a State board for the equalization of assessments :

"SECTION 4. All property in this State, whether real or personal, subject to taxation under existing laws, * * * shall be listed to the owners thereof for the year 1867, and yearly thereafter, with reference to the amount owned on the first day of April."

In the insurance law of 1869, a return of the amount of net receipts, for the purpose of taxation, is provided for, in the month of May, annually, as follows :

"SECTION 30. Every agent of any insurance company incorporated by the authority of any other State or government, shall return to the proper officer of the county, town or municipality in which the agency is established, in the month of May, annually, the amount of the net receipts of such agency, which shall be entered on the tax lists of the county, town or municipality, and subject to the same rate of taxation for all purposes—State, county, town and municipal—that other personal property is subject to at the place where located; said tax to be in lieu of all town and municipal licenses; and all laws and parts of laws inconsistent herewith are hereby repealed: *Provided*, that the provisions of this section shall not be construed to prohibit cities having an organized fire department from levy-

ing a tax or license fee not exceeding two per cent., in accordance with the provisions of their respective charters, on said gross receipts, to be applied exclusively to the support of the fire department of such city."

To ascertain the amount to be returned for taxation under this section, requires reference to the law of 1867—section 4, above quoted. The two per cent. tax permitted to be charged by cities having an organized fire department, must be based upon the same amount as returned for State, county, etc., taxation.

In 1872 the General Assembly enacted a new revenue law. The sections of laws to which I have referred and quoted, sufficiently determine that *receipts* were to be considered and taxed as *personal property*; therefore I refer you to the law of 1872, in reference to personal property, to-wit:

"SECTION 5. Personal property shall be listed between the first day of May and the first day of July of each year, when required by the assessor, with reference to the quantity held or owned on the first day of May, in the year for which the property is required to be listed. Personal property purchased or acquired on the first day of May shall be listed by or for the person purchasing or acquiring it."

In my opinion it is plain that the law has, at no time since 1853, taxed the receipts of fire or other insurance companies of other States or governments, on a greater amount than was held in money or notes, or of both, by their agents in this State, on the first day of April or May, as the case may be, of each year.

Under existing laws the agents of such companies are required, between the first day of May and the first day of July, of each year, when notified by the assessor, to list for taxation all the property held by them as such agents, with reference to the amount so held, on the first day of May. The amount of property thus held by agents should be listed for taxation according to the schedule provided for by section 25 of the revenue law of 1872. If in money, it should be listed as money, without deduction from the amount thereof. If in notes, they should be listed as "credits," in the same manner that "credits" of other persons are listed. This I believe to be a proper construction of the present laws, as no provision is made in the law of 1872 for listing any property under the head of "receipts."

In closing this reply to your favor of the 13th inst., it may be proper to say that I am aware the interpretation has been given the laws of this State, since 1853, that the agents of fire and other insurance companies not of this State were required to list the amount of their *annual* receipts. Why our laws have been so interpreted by the agents of companies and local authorities; I am unable to state, as such return has certainly not been demanded by the laws of Illinois for at least the past twenty years.

Yours truly,

C. E. LIPPINCOTT,
Auditor Public Accounts.

It may not be inappropriate at this time, during pending legislation on the subject, to discuss the question as to the soundness of the principle of taxation, which taxes or proposes to tax the *premium receipts* of insurance companies as a property.

FIRST.—*Are premium receipts a taxable property, as contemplated by the Constitution, to be taxed by valuation?*

On the subject of raising taxes on property by valuation, section 1, article 9, of the constitution, requires the General Assembly to provide the necessary revenue "by levying a tax, by valuation, so that every person and corporation will pay a tax in proportion to the value of his, her or its property."

Property is defined to be "an estate—whether in lands, goods, or money; the thing owned; that to which a person has the legal title, whether in possession or not."

In my opinion "premium receipts" are not a property in the light and meaning of the word, as used in the constitution, but simply a business name, used to designate the amount of money derived or to be derived by the company in its business, the same as the word "sales" apply to

the money received or to be received by the merchant or manufacturer for merchandise or manufactured articles sold; or as the words compensation, wages, salaries, fees, income, revenue, and many other words, each of which apply and have their peculiar relation to money. The word "receipts" may be appropriately applied in each case named, and therefore used in designating the money received from sales or other sources, or for services. We attach a value to "receipts" only when the word is used instead of the proper or common name of the property to which they apply. The name "receipts" is a general *term*, used in reference to the *result* of business, rather than for designating the name of a property. Property is the result of receipts, which property has a common name—money. When the money is acquired, absolutely nothing of value is left for receipts. The properties of "receipts" expire, die, upon the delivery of the estate to the owner or his agent, and are thereafter known as "lands, goods, or money," as the case may be.

The premium receipts of an insurance company amount to \$10,000 in money, which amount we will assume remained in the hands of A B, agent, on the first day of May. Having the \$10,000 on that day he must pay a tax thereon. Upon what kind of property must he pay the tax, and upon what amount? If premium receipts are property, the agent should list \$10,000 therefor. Money, all admit to be property; hence said agent should list \$10,000 in money. The latter—money—is so positive a property, that even the General Assembly, the only law-making power in our State, cannot exempt it from taxation. When the money is listed, the "premium receipts" are left without value. If they have no value, they cannot be a property, as contemplated by that word (property) as used in our constitution. In the case stated, the agent had premium receipts of the company and he had the money; but when we speak of them as property, one—the premium receipts—is a fiction; the other—money—is the reality, or property. The agent should list the property for taxation, and not the fiction.

SECOND.—*Is it desirable to measure the amount of money acquired during a certain period of time, by taking the receipts of a business, for such time, for the purpose of obtaining a taxable valuation?*

If this principle should be adopted with respect to one class of business, it must be adopted for all classes of business. If we tax one person or corporation, whose business is confined to receipt of money, only, on all the money received by him or it, during the year, we must tax all other persons and corporations having similar receipts, without regard to the business carried on. Further, if the principle holds good, to be consistent we must require all other persons and corporations to pay a tax on all the horses, cattle, merchandise, manufactured articles, notes, bonds, etc., received by them during the year. To adopt this

principle for obtaining or arriving at the quantity of property to be taxed by valuation, for one class of persons or corporations, would compel the same principle to be adopted for obtaining the quantity of property of all classes of persons and corporations, "so (to use the words of the constitution) that each person and corporation shall pay a tax in portion to the value of his, her, or its property."

It must be plain that the manner and time for obtaining valuations for taxable purposes, to be uniform, should be applicable alike to all property.

Another difficulty must arise when we attempt to value and tax receipts of Insurance companies as property. If we admit for the purpose of argument, that the power is vested in the General Assembly to declare *receipts* to be a property for the purpose of taxation, it should be plain that the receipts of one person or corporation cannot be declared such, and the receipts of others held not to be so. If receipts are held to be property, the declaration must be general in its application. A law which declared the receipts of insurance companies a taxable property, would be invalid, unless it applied equally to the receipts of bankers, merchants, manufacturers, farmers, various professions, officers and employees.

I have endeavored, thus far, to show that receipts without legislation, are not property subject to taxation by valuation; that in order to so tax them, legislation must be had, declaring them a taxable property; that when such declaration is made, it must be general and not special in its application.

THIRD.—*Is the taxation of the premium receipts of Insurance Companies on the amount received during the year advisable as a principle of taxation in this State, even if constitutional?*

In this State, our principle of taxation is fixed by the constitution, and is therefore not a debatable question. All real and personal property is liable to taxation. Real property presents itself to the plain view of the assessor, and therefore cannot avoid assessment. The improvements on such property, being included in the value thereof, is, to a considerable extent, insurable property. That portion of personal property which is insurable, is tangible, and very seldom escapes the view of the assessor. It is therefore safe to assume that the property covered by insurance is of a class which does not escape taxation, being visible property. Hence, if a uniform rate of tax, say three per cent., as has been proposed, should be placed upon the annual receipts of all companies doing business in this State, it will compel such companies to add the amount of such tax to their charge for insurance. The plain effect of this would be to cause the owners of that class of property in this State, already paying certainly not less than its just proportion of

taxes, to pay this additional tax, together with the expense attendant upon such indirect collection, and, probably, a surplusage to the companies, as the history, in this country, of adding internal taxes to the price charged the consumer, is, that from two to three times the amount thereof was added and collected. There is also a further objection to this principle. It makes that portion of the visible property of the State, whose owners elect to guard against entire loss or destruction of their property, by a small annual investment, pay a greater portion of taxation than even other similar tangible property, whose owners are not thus provident.

FOURTH.—*Is the taxation of the annual receipts of Insurance Companies, and not of other persons and corporations, an equitable tax, regardless as to what may be the answers to the preceding propositions ?*

If we admit that the law-making power of a State may enact that "receipts" shall be deemed a taxable property, does it not follow that the principle must be of general and not of special application? Tax laws, to be just, must be applicable alike to all persons and corporations coming under their provisions.

When we admit that it is legitimate to tax the annual receipts of insurance business, we must admit that it is equally legitimate to tax the annual receipts of every other kind of business, applying the same rules for obtaining values, alike to all. If premium receipts are property, are not other receipts the same? Would it not be an inexplicable law which would tax the receipts of one class of business, and permit another class to go untaxed, when each have investments of capital in an equally honorable and legitimate business? I cannot conceive how any other than an affirmative answer can, in equity, be made to either of these propositions.

Wherein do the receipts of various kinds of business, professions and occupations differ, if there be a difference? The insurance company sells insurance; the farmer, his grain and other produce; the merchant and manufacturer, their goods and wares; the banker, his money and exchange; each obtaining receipts by their sales, as also does the lawyer, doctor, farmer, mechanic, laborer, officer, and employees, for their services. In neither case is it probable that the receipts are all profits, and probably less so in the case of insurance than that of any other business, profession or occupation named. Yet, with insurance, as with any other business or occupation, it may prove profitable by single companies, or collectively; but like other business, it is equally liable to loss and to close the year's business with no profit.

Is there any tangible reason why premium receipts obtained in a State other than the State in which the company is located, are so differ-

ent from the receipts of other corporations or persons, thus obtained, as to require taxation in such other State? Take our western farmers or cattle dealers: would they deem it an equitable law which would require them to pay, say three per cent. tax, in New York or other eastern market, on their receipts, derived from the sales of their cattle and grain in such market, after having been taxed at their residence on such cattle and grain, or liable thereto on the amount of money derived from such sale? Is there any reason why taxation is equitable in one case and not in the other? If there is, I fail to comprehend it. The farmer or dealer, by their sales, may have met with loss in their business, requiring them to pay such loss from their accumulated property. Regardless of such loss, they were taxed where their property was sold on the amount of their receipts. This is apt to be the result to insurance companies of a law which taxes premium receipts as a property.

Insurance companies of this State, as well as those of other States, pay tax on all their property at the place where the company is located. More than this should not be required of them, or of any other corporation or person. With what favor would the proposition be received by the people of this State, to tax the amount of money received by every person during the year, without regard as to the disposition or investment made of it, or of the amount which each person paid out in his business or occupation, during said time! Yet add to this the proposition that this shall be done in addition to the tax levied on their real and personal property, and we have the result and equity to insurance companies of the proposed principle of taxing their receipts in addition to the tax which they have to pay on their property.

If all tangible property, real and personal, was exempted from taxation, and a principle adopted for raising revenue that would only tax receipts, there might be some argument made in its favor. It would simply be adopting the principle of a tariff for state and local taxation. When we desire the consumer—regardless of his wealth or the amount of his property—to pay all taxes, it will then be time to adopt the principle of taxing receipts instead of property.

To tax both the property and receipts of one class of persons or corporations, and only the property of others, is a proposition which should be repugnant to an honorable people, and I cannot see how it can be entertained as a just principle by any legislator who has given the subject proper reflection. If this result be obtained by the laws of different States, the injustice would be with the laws of the State which taxed the fiction—the receipts erroneously called property.

The grand aggregate amount received by the 118 insurance companies appearing in the tabulations of this report, is \$64,804,532 80 during the year 1872. The grand aggregate of their losses incurred and expenses during said year is \$69,643,603 91; thus showing \$4,839,071 11

more incurred for losses and expenses than they received from premiums and other sources. Said companies have a grand aggregate of assets of \$97,370,066 31 on which they pay taxes in their respective States or governments. Now, is there any principle of justice to sustain the laws which would yet further tax them on the \$64,804,532 80 received during the year, when it is shown that they have paid, or will have to pay, all of said sum for losses and expenses, and \$4,839,071 11 in addition thereto.

As an excuse for taxing the premium receipts of insurance companies, it is asserted that they withdraw money from the State. In case of some companies, and some years in the aggregate of companies, this may be true, but not always so, and no more so than it is with other kinds of business. It has not proven true in this State, taking the aggregate business of the last four years, the only years for which we have a record. The business of four years shows that the sum of \$20,347,415 71 has been paid to Fire and Marine Insurance Companies; that during said time such companies have paid \$63,457,242 71 to the owners of property in this State, being \$43,109,827 more than has been taken out of the State or paid to companies located in this State.

As there is no equity in the principle of taxation that would tax the receipts of insurance companies, it would seem that the proposition so to do is founded solely on the theory that such companies are productive of injury to the insured, rather than protection. If this be true, the grand figures of relief furnished to the property holders in this State by such companies during the past four years, in comparison with the amount paid therefor, should be the only answer of Illinois to such a theory.

The whole theory of taxation of receipts, when the property of the person or company is taxed in its proper locality, is based on wrong premises, and therefore should not be found in the code of laws designed to be equitable and just to all persons and corporations to whom such code may apply.

I have not considered the question of taxation of the receipts of life insurance companies, for the reason that, as it is so generally admitted that such taxation is erroneous, argument in regard thereto would be superfluous.

C. E. LIPPINCOTT,
Auditor Public Accounts.

FIRE AND FIRE-MARINE INSURANCE COMPANIES

COMPLYING WITH THE INSURANCE LAWS OF ILLINOIS,
FOR THE YEAR 1873.

COMPANY STATEMENTS FOR THE YEAR ENDING
DECEMBER 31, 1872.

LIST OF COMPANIES.

No. of Co.	Name of Company.	Folio.	No. of Co.	Name of Company.	Folio.
ILLINOIS COMPANIES.					
1	American.....Ill.	128	70	Meriden Fire.....Conn.	198
2	Farmers.....Ill.	129	71	Michigan State.....Mich.	199
3	German.....Ill.	130	72	Millville Mutual M. and F.....N. J.	200
4	German Insur. and Savings Inst.....Ill.	131	73	Milwaukee Mechanics' Mutual.....Wis.	201
5	Globe.....Ill.	132	74	Mississippi Valley.....Tenn.	202
6	Rockford.....Ill.	133	75	Narragansett Fire and Marine.....R. I.	203
7	Traders'.....Ill.	134	76	National.....Conn.	204
COMPANIES OF OTHER STATES.			77	National.....Mo.	205
8	Adriatic Fire.....N. Y.	136	78	National Fire and Marine.....Pa.	206
9	Ætna.....Conn.	137	79	National Fire.....N. Y.	207
10	Agricultural.....N. Y.	138	80	N. Orleans Mut. Ins. Associat'n.....La.	208
11	Alps.....Pa.	139	81	New York and Yonkers.....N. Y.	209
12	Alenannia.....Ohio.	140	82	Niagara Fire.....N. Y.	210
13	Allemania.....Pa.	141	83	North Missouri.....Mo.	211
14	Amazon.....Ohio.	142	84	North Western National.....Wis.	212
15	American Fire.....Pa.	143	85	Old Dominion.....Va.	213
16	American Central.....Mo.	144	86	Orient.....Conn.	214
17	Arctic Fire.....N. Y.	145	87	Orient Mutual.....N. Y.	215
18	Armenia.....Pa.	146	88	Pacific Mutual.....N. Y.	216
19	Atlantic.....N. Y.	147	89	Pennsylvania Fire.....Pa.	217
20	Atlantic Fire and Marine.....R. I.	148	90	Penn Fire.....Pa.	218
21	Aurora Fire and Marine.....Ohio.	149	91	People's Fire.....N. J.	219
22	Bangor.....Me.	150	92	Phenix.....N. Y.	220
23	Black River.....N. Y.	151	93	Phenix.....Conn.	221
24	Brewers' and Maltsters'.....N. Y.	152	94	Providence-Washington.....R. I.	222
25	Brewers' Fire.....Wis.	153	95	Republic Fire.....N. Y.	223
26	Citizens'.....N. J.	154	96	Roger Williams.....R. I.	224
27	Citizens'.....N. Y.	155	97	Springfield Fire and Marine.....Mass.	225
28	Clay Fire and Marine.....Ky.	156	98	Star Fire.....N. Y.	226
29	Commercial.....Mo.	157	99	State.....Mo.	227
30	Connecticut Fire.....Conn.	158	100	Standard Fire.....N. Y.	228
31	Continental.....N. Y.	159	101	St. Nicholas.....N. Y.	229
32	Detroit Fire and Marine.....Mich.	160	102	St. Joseph Fire and Marine.....Mo.	230
33	Eastern.....Me.	161	103	St. Paul Fire and Marine.....Minn.	231
34	Exchange Fire.....N. Y.	162	104	Sun.....Ohio.	232
35	Fairfield County.....Conn.	163	105	Tradesmen's Fire.....N. Y.	233
36	Faneuil Hall.....Mass.	164	106	Union.....Me.	234
37	Farmers, Merch. and Manufac.....Ohio.	165	107	Westchester Fire.....N. Y.	235
38	Farmers' Mutual Fire.....Pa.	166	108	Williamsburg City Fire.....N. Y.	236
39	Farragut Fire.....N. Y.	167	109	Hartford Steam Boiler Inspection and Insurance Co.....Conn.	237
40	Firemen's Fund.....N. Y.	168	FOREIGN COMPANIES—HOME AND BRANCH OFFICES.		
41	Fireman's Fund.....Cal.	169	110	Commercial Union (Pr.).....Eng.	240
42	Firemen's.....Ohio.	170	111	Commercial Union (Br.).....Eng.	241
43	Fire Association of Philadelphia.....Pa.	171	112	Hamburg-Bremer (Pr.).....Ger.	242
44	Franklin.....Ind.	172	113	Hamburg-Bremer (Br.).....Ger.	243
45	Franklin.....W. Va.	173	114	Imperial (Br.).....Eng.	244
46	Franklin Fire.....Pa.	174	115	Lancashire (Br.).....Eng.	245
47	Germania Fire.....N. Y.	175	116	Liverpool & Lond. & Globe (Pr.).....Eng.	246
48	German.....Pa.	176	117	Liverpool & Lond. & Globe (Br.).....Eng.	247
49	German-American.....N. Y.	177	118	London Assurance Corp. (Br.).....Eng.	248
50	Girard Fire and Marine.....Pa.	178	119	North British and Mercan. (Br.).....G. B.	249
51	Glens Falls.....N. Y.	179	120	Queen (Br.).....Eng.	250
52	Hanover.....N. Y.	180	121	Royal (Pr.).....Eng.	251
53	Hartford Fire.....Conn.	181	122	Western Assurance Co. (Pr.).....Can.	252
54	Home.....N. Y.	182	ILLINOIS TOWNSHIP AND OTHER MU- TUAL COMPANIES.		
55	Home.....Ohio.	183	123	Addison Farmers' Mutnal.....Ill.	254
56	Hoffman Fire.....N. Y.	184	124	Appanoose and Sonora Mn. Fire.....Ill.	254
57	Howard.....N. Y.	185	125	Big Rock Farmers' Mutual Fire.....Ill.	255
58	Humboldt.....N. J.	186	126	Croto Farmers' Mutual.....Ill.	255
59	Insurance Co. of N. America.....Pa.	187	127	Farmers' Mutual Fire (Bradford).....Ill.	256
60	Kansas.....Kan.	188	128	Farmers' Mutual Fire (Palmyra).....Ill.	256
61	Lancur.....N. Y.	189	129	Green Garden Farmers' Mu. Fire.....Ill.	257
62	Lancaster Fire.....Pa.	190	130	Jersey County Farmers' Mutual.....Ill.	257
63	Lycoung.....Pa.	191	131	Millburn Mutual Fire.....Ill.	258
64	Manhatta Fire.....N. Y.	192	132	Northfield Mutual Fire.....Ill.	258
65	Manufacturers' Fire and M.....Mass.	193	133	Randolph Mutnal.....Ill.	259
66	Mechanics' and Traders'.....N. Y.	194			
67	Mercantile Mutnal.....N. Y.	195			
68	Mercantile.....Ohio.	196			
69	Merchants' Mutnal.....N. J.	197			

1--FIRE AND FIRE-MARINE INSURANCE COMPANIES
OF ILLINOIS.

1—AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Chicago, Ill.; incorporated Feb. 18, 1855; commenced business April 18, 1859.]

H. Z. CULVER, PRESIDENT.

CHARLES L. CURRIER, SECRETARY.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the company (less incumbrances thereon).....	\$7,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	175,646 88
Interest due \$59.74; accrued \$2,706 04 on bond and mortgage loans.....	2,765 78
Value of lands mortgaged, exclusive of perishable improvements.....	\$290,100 00
Value of buildings mortgaged (insured for \$16,400 as collateral).....	32,000 00
Total value of said mortgaged premises.....	\$322,100 00

Stock of Springfield gas machine.....	Par value.....	\$20,000 00	9,000 00
Stock of Congress and Empire Spring Company.....	".....	21,000 00	16,800 00
Stock of Chicago Pickel Company.....	".....	14,000 00	14,000 00
Railroad bonds and scrip.....	".....	47,639 61	16,869 61
Stock of Land Grant Railway and Trust Company.....	".....	1,500 00	3,075 00
Stock of Second National Bank of Freeport.....	".....	7,800 00	9,750 00
Stock of Chicago Printing Company.....	".....	25,000 00	27,500 00
Stock of Chicago West Division Railway Company.....	".....	3,000 00	5,700 00
All other bonds or stocks.....	".....	48,125 00	24,062 50
Amount loaned—secured by bond and stock collaterals.....	market value.....	74,470 00	65,200 00
Interest due and accrued on collateral loans.....			1,141 00
Cash in company's principal office.....		\$4,050 55	
Cash deposited in bank.....		10,387 88	14,438 43
Bills receivable—not matured, taken for fire, etc., risks.....			46 82
Bills receivable—past due, taken for fire, etc., risks.....			85 80
Gross premiums in process of collection.....			80,370 17
Amount of premium notes on which policies are issued.....		\$754,041 29	
All other property or assets belonging to the company.....			64,876 09
Aggregate amount of assets reported by the company.....			\$538,328 08

III. LIABILITIES.

Losses—adjusted and unpaid—not due.....	\$27,374 17	
Losses in process of adjustment, suspended or reported—estimated.....	20,497 68	
Losses resisted by company, including all expenses unpaid thereon.....	10,707 07	
Amount required to re-insure all outstanding fire risks, at 40 per cent.....	149,701 59	
Due and accrued for salaries, rents, advertising, etc.....	33,261 33	
Amount due on personal accounts.....	9,369 69	
Amount of all other claims against the company.....	1,500 00	
Gross liabilities except capital.....		252,412 43
Surplus as regards policyholders.....		\$285,915 65
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$85,915 65

IV. INCOME.

Cash premiums received—fire risks.....	\$432,747 70
Amount of premium notes received—fire risks.....	\$293,177 41
Interest received.....	10,531 31
Cash received for increased capital.....	\$50,000 00
Cash received from bills receivable.....	10,474 10
Income from all other sources.....	33 85
Aggregate income during year.....	\$453,786 96

V. EXPENDITURES.

Paid for losses during year—fire—including \$39,334 29 of previous years.....	\$116,530 53
Cash dividends paid to stockholders.....	10,458 00
Amount paid for commissions and brokerage.....	224,010 40
Amount paid for salaries, fees, and charges of officers and employees.....	69,296 49
Amount paid for taxes—National, State and local.....	4,910 33
Amount paid for office expenses.....	35,546 37
Aggregate expenditures during year.....	\$460,752 12

2—FARMERS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Freeport, Ill.; incorporated February 16, 1867; commenced business April 1, 1857.]

JOHN H. ADDAMS, PRESIDENT.

L. T. LEMON SECRETARY.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	100,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued	\$107,000 00
Interest accrued on bond and mortgage loans.....	5,802 47
Value of lands mortgaged, exclusive of perishable improvements.....	\$114,300 00
Value of buildings mortgaged (insured for \$28,000 as collateral).....	70,000 00
Total value of said mortgaged premises.....	\$184,300 00
20 shares of stock 2d National Bank, Freeport, Ill, par value.....	\$2,000 00
46 shares of stock, Northwestern Railway—preferred—par value.....	4,600 00
Interest due and accrued on bills receivable, reported \$2,070 19—not allowed.....	
Cash in company's principal office.....	\$304 53
Cash in bank.....	1,535 97
Bills receivable—not matured, taken for fire, etc., risks, (reported \$1,483 11) allowed.....	1,102 42
Bills receivable—past due, " " (reported \$3,407 98) allowed.....	603 00
Gross premiums in process of collection, (reported \$3,434 54).....	2,580 91
Installment notes, (reported \$158,532 49).....	2,023 80
All other property or assets belonging to the company.....	1,000 00
Aggregate amount of assets reported by the company.....	\$123,501 10

III. LIABILITIES.

Losses—adjusted and unpaid.....	\$2,358 48
Losses in process of adjustment, suspended or reported.....	2,866 96
Losses resisted by company, including all expenses unpaid thereon.....	1,900 00
Amount required to re-insure all outstanding fire risks at 40 per cent.....	22,136 79
Due and accrued for salaries, rents, advertising, etc.....	2,987 32
Amount due and to become due for borrowed money.....	13,500 00
Gross liabilities, except capital stock.....	45,749 55
Surplus, as regards policyholders.....	\$82,751 55
Amount of capital stock paid up.....	\$100,000 00
Amount of net available assets.....	82,751 55
Impairment of capital.....	\$17,248 45

IV. INCOME.

Cash premiums received—fire risks.....	\$58,468 53
Amount of premium notes received—fire.....	\$75,648 37
Interest received on bonds and mortgages.....	6,233 33
Received for interest from all other sources.....	69 41
Installment notes applied in payment of losses.....	777 62
Aggregate income during the year.....	\$65,548 89

V. EXPENDITURES.

Paid for losses during year—fire—including \$7,298 13 of previous years.....	\$26,176 56
Amount of interest on borrowed money.....	1,544 86
Amount paid for commissions and brokerage.....	26,647 39
Amount paid for salaries, fees, and charges of officers and employees.....	13,591 91
Amount paid for taxes—National, State and local.....	429 77
Amount paid for office expenses.....	7,480 30
Aggregate expenditures during year.....	\$75,870 79

3—GERMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Freeport, Ill.; incorporated Feb. 16, 1865; commenced business October, 1866.]

C. O. CALLMAN, *President.*F. GUND, *Secretary.*

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the company (less incumbrances thereon).....	\$10,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued, (\$197,640 claimed) allowed.....	196,540 00
Interest accrued on bond and mortgage loans.....	970 00
Value of lands mortgaged, exclusive of perishable improvement.....	\$387,700 00
Value of buildings mortgaged (insured for \$85,200 as collateral).....	125,000 00
Total value of said mortgaged premises.....	\$512,700 00
United States bonds belonging to the company.....Par value	\$4,000 00
Interest due and accrued on bills receivable.....	530 00
Cash in company's principal office.....	\$1,020 05
Cash in bank.....	28,271 19
	29,291 24
Bills receivable—not matured—taken for fire, etc., risks—claimed \$8,069 10, allowed..	6,044 00
Bills receivable—past due—taken for fire, etc. risks—claimed \$4,300, allowed.....	2,475 00
Bills receivable—other than those taken for premiums.....	873 62
Net premiums in process of collection.....	6,426 13
All other property or assets belonging to the company.....	1,244 33
Aggregate amount of assets reported by the company.....	\$258,394 32

III. LIABILITIES

Losses—adjusted and unpaid.....	\$3,483 70
Losses in process of adjustment suspended or reported.....	1,000 00
Amount required to reinsure all outstanding fire risks, at 40 per cent.....	19,874 63
Due and accrued for salaries, rents, advertising, etc.....	1,425 06
Amount of all other claims against the company.....	76 34
Gross liabilities, except capital stock.....	25,860 33
Surplus as regards policyholders.....	\$232,533 99
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$32,533 99

IV. INCOME.

Cash premiums received—fire risks.....	\$75,015 89
Interest received.....	575 65
Cash received for increased capital.....	\$10,100
Received from rents.....	274 68
Aggregate income during year.....	\$75,866 22

V. EXPENDITURES.

Paid for losses during year—fire.....	\$8,473 45
Cash dividends paid to stockholders.....	10,100 00
Amount of interest paid on borrowed money.....	92 13
Amount paid for commissions and brokerage.....	17,747 00
Amount paid for salaries, fees and charges of officers and other employees.....	11,041 94
Amount paid for taxes—National, State and local.....	1,084 04
Amount paid for office expenses.....	3,962 90
Aggregate expenditures during year.....	\$52,501 46

4—GERMAN INSURANCE AND SAVINGS INSTITUTION.

YEAR ENDING DECEMBER 31, 1872.

[Located at Quincy, Ill.; incorporated Feb. 21, 1859; commenced business June 3, 1859.]

FREDERICK W. MEYER, PRESIDENT.

RICHARD JANSEN, SECRETARY.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$600,000 00
Amount of capital stock paid up in cash.....	127,900 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$115,950 00
Interest due on bond and mortgage loans.....	8,319 90
Value of lands mortgaged, exclusive of perishable improvements.....	\$231,860 00
Value of buildings mortgaged (insured for \$9,450 as collateral).....	54,830 00
Total value of said mortgaged premises.....	\$286,690 00
Amount loaned—secured by bond and stock collaterals—market value.....	\$13,000 00
Interest due and accrued on stocks not included in market value.....	1,355 30
Interest due and accrued on collateral loans.....	351 76
Cash in bank.....	8,699 41
Bills receivable—bankable paper.....	24,255 62
Gross premium in process of collection.....	296 40
All other property or assets belonging to the company.....	250 00
Aggregate amount of assets reported by the company.....	\$169,478 39
III. LIABILITIES.	
Amount required to re-insure all outstanding fire-risks at 40 per cent.....	\$7,361 36
Amount of cash dividends due, remaining unpaid.....	15,348 00
Due and accrued for salaries, rents, advertising, etc.....	150 00
Gross liabilities except capital stock.....	22,859 36
Surplus as regards policyholders.....	\$146,619 03
Amount of capital stock paid up.....	127,900 00
Surplus over paid up capital.....	\$18,719 03
IV. INCOME.	
Cash premiums received—fire risks.....	\$13,812 50
Interest received.....	15,922 89
Income from all other sources.....	222 75
Aggregate income during the year.....	\$29,958 14
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$1,305 94
Cash dividends paid to stockholders.....	15,348 00
Amount paid for commissions and brokerage.....	10 05
Amount paid for salaries, fees and charges of officers and employees.....	2,079 00
Amount paid for taxes—National, State and local.....	216 06
Amount paid for office expenses.....	374 45
Revenue stamps on policies.....	141 00
Aggregate expenditures during year.....	\$19,474 50

5—GLOBE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Chicago, Illinois; incorporated 1865; commenced business June, 1865.]

GEORGE K. CLARK, PRESIDENT.

S. P. WALKER, SECRETARY.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$1,000,000 00
Amount of capital stock paid up in cash.....	300,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$176,000 00
Loans on bonds and mortgages—first liens—with over one year's interest unpaid.....	49,000 00
Interest due and accrued on bond and mortgage loans.....	12,215 66
2000 shares Fruitport Magnetic and Sulphur Spring Company..... par value \$50,000 00	50,000 00
Cash in company's principal office.....	1,036 35
Cash in bank.....	16,441 63
Bills receivable—other than those taken for premiums.....	17,477 98
Gross premiums in process of collection.....	5,200 00
Re-insurance due from other companies on losses paid.....	24,995 41
Ledger balances amply secured.....	2,000 00
All other property or assets belonging to the company.....	3,245 30
Aggregate amount of assets reported by the company.....	1,500 00
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$11,750 30
Amount required to re-insure all outstanding fire risks at 40 per cent.....	23,353 04
Amount due and to become due for borrowed money.....	20,000 00
Amount of all other claims against the company.....	4,999 08
Gross liabilities except capital stock.....	60,102 42
Surplus as regards policyholders.....	\$281,531 93
Amount of capital stock paid up.....	\$300,000 00
Amount of net available assets.....	281,531 93
Impairment of capital.....	\$18,468 07
IV. INCOME.	
Cash premiums received—fire risks.....	\$58,095 12
Cash received from stockholder's subscription.....	\$43,350 00
Aggregate income during year.....	\$58,095 12
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$63,958 94
Amount of interest paid on borrowed money.....	4,727 59
Amount paid for commissions and brokerage.....	3,952 94
Amount paid for salaries, fees and charges of officers and other employees.....	11,714 63
Amount paid for taxes—National, State and local.....	1,161 10
Amount paid for expenses.....	10,975 88
Aggregate expenditures during year.....	\$96,391 08

6—ROCKFORD INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Rockford, Ill.; incorporated Feb. 19, 1857; commenced business Jan. 1, 1867.]

S. M. CHURCH, PRESIDENT.

W. WATSON, SECRETARY.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$100,000 00
Amount of capital stock paid up in cash.....	100,000 00

II. ASSETS.

Value of real estate owned by the company, (less incumbrances thereon).....	\$1,200 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	177,175 67
Interest accrued on bond and mortgage loans.....	7,486 42
Value of lands mortgaged, exclusive of perishable improvements.....	\$403,545 00
Value or buildings mortgaged (insured for \$28,750 00 as collateral).....	68,900 00
Total value of said mortgaged premises.....	\$472,445 00
United States bonds belonging to the company..... par value	\$9,000 00
67 shares stock Second National Bank of Rockford, Ill..... par value	6,700 00
Amount loaned—secured by bond and stock collaterals..... market value	9,000 00
Interest due and accrued on collateral loans.....	26 66
Cash in company's principal office.....	\$236 85
Cash in bank.....	38,829 90
	39,066 75
Bills receivable—not matured, taken for fire, etc., risks..... cash value.	65,000 00
Bills receivable—past due, taken for fire, etc., risks..... cash value.	15,000 00
Gross premium in process of collection.....	250 00
All other property or assets belonging to the company.....	1,200 00
Aggregate amount of assets reported by the company.....	\$334,873 00

III. LIABILITIES.

Losses—adjusted and unpaid.....	\$5,941 92
Losses in process of adjustment, suspended or reported.....	6,500 00
Losses resisted by company, including all expenses unpaid thereon.....	3,750 00
Amount required to re-insure all outstanding fire risks at 40 per cent.....	79,000 00
Amount of cash dividends due, remaining unpaid.....	100 00
Gross liabilities except capital stock.....	95,291 92
	\$239,581 08
Surplus as regards policyholders.....	100,000 00
Amount of capital stock paid up.....	\$139,581 08
Surplus over paid up capital.....	

IV. INCOME.

Cash premiums received—fire risks.....	\$143,003 46
Amount of premium notes received—fire.....	19,324 23
Interest received.....	115 45
Received from assignments.....	\$162,443 14
Aggregate income during year.....	

V. EXPENDITURES.

Paid for losses during year—fire—including \$7,324 82 of previous years.....	\$36,520 46
Cash dividends paid to stockholders.....	19,900 00
Amount paid for commissions and brokerage.....	39,437 36
Amount paid for salaries, fees and charges of officers and employees.....	8,800 75
Amount paid for taxes—National, State and local.....	3,709 73
Amount paid for office expenses.....	14,882 10
Aggregate expenditures during year.....	\$123,250 40

7—TRADERS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Chicago, Ill.; incorporated Feb., 1865; commenced business 1865-1872.]

B. P. HUTCHINSON, PRESIDENT.

WM E. ROLLO, SECRETARY.

I. CAPITAL.

Whole amount of joint stock capital authorized	\$1,000,000 00
Amount of capital stock paid up in cash.....	500,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$30,111 10
Interest accrued on bond and mortgage loans	699 29
Value of lands mortgaged, exclusive of perishable improvements	\$69,000 00
Value of buildings mortgaged (insured for \$2,000 as collateral).....	6,000 00
Total value of said mortgaged premises.....	\$75,000 00
United States bonds belonging to the company.....Par value.	\$500,000 00
Cash in company's principal office.....	1,764 21
Cash in bank	23,687 16
Bills receivable—not matured, taken for fire, etc., risks.....	25,451 37
Gross premium in process of collection.....	960 00
Salvage and claims on losses already paid	14,981 46
Re-insurance due from other companies on losses paid	11,600 00
All other property or assets belonging to the company.....	2,335 91
Aggregate amount of assets reported by the company	1,702 97
	\$588,342 10

III. LIABILITIES.

Losses in process of adjustment, suspended or reported.....	\$8,266 00
Amount required to re-insure all outstanding risks—fire, 40 per cent.; marine, 100 per cent.....	50,786 45
Due and accrued for salaries, rents, advertising, etc	6,633 55
Gross liabilities except capital stock	65,686 00
Surplus as regards policyholders	\$522,656 10
Amount of capital stock paid up	500,000 00
Surplus over paid up capital.....	\$22,656 10

IV. INCOME.

Cash premiums received—fire risks.....	\$161,563 91
Cash premiums received—marine, etc., risks.....	99,850 80
	\$261,414 81
Amount of premium notes received—marine and inland.....	\$960 00
Interest received	14,525 61
Accrued interest, \$699 29; increased value U. S. bonds, \$500.....	1,199 29
Aggregate income during year.....	\$275,940 42

V. EXPENDITURES.

Paid for losses during year—fire	\$116,550 06
Paid for losses during year—marine and inland.....	36,498 35
	\$153,048 41
Amount paid for commissions and brokerage	14,210 77
Amount paid for salaries	10,888 95
Amount paid for general expenses	10,649 48
Aggregate expenditures during year.....	\$188,797 61

2---FIRE AND FIRE-MARINE INSURANCE COMPANIES
OF OTHER STATES, ETC.

8—ADRIATIC INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated 1858; commenced business 1858.]

WM. A. SEAVER, PRESIDENT.

CHARLES D. HARTSHORNE, SECRETARY.

JAMES R. MILLER, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Amount of capital stock paid up in cash.....		\$200,000 00
II. ASSETS.		
United States bonds belonging to the company	Par value, \$61,500 00	\$68,388 00
County bonds, New York	61,200 00	61,200 00
All other bonds or stocks	5,725 00	5,725 00
Amount loaned—secured by bond and stock collaterals	Market value, 83,052 00	73,500 00
Interest due and accrued on stocks—not included in market value.....		2,937 37
Interest due and accrued on collateral loans		2,025 00
Cash in company's principal office	\$967 13	
Cash in bank	25,652 83	
		26,619 96
Gross premiums in process of collection (two-thirds since paid)		19,873 34
Gross premiums in hands of agents (since paid)		7,500 00
Salvage and claim on losses already paid—return duties		4,612 50
Rents accrued and due and unpaid		5,000 00
Re-insurance due from other companies on losses paid		3,000 00
Aggregate amount of assets reported by the company		\$280,381 17
III. LIABILITIES.		
Losses—adjusted and unpaid	\$8,000 00	
Amount required to re-insure all outstanding fire-risks (at 40 per cent.)....	52,984 49	
Gross liabilities except capital stock		60,984 49
Surplus as regards policyholders		\$219,396 68
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		\$19,396 68
IV. INCOME.		
Cash premiums received—fire risks		\$124,762 76
Interest received		9,485 92
Aggregate income during year		\$134,248 68
V. EXPENDITURES.		
Paid for losses during year—fire—including \$20,000 of previous years		\$100,281 00
Cash dividends paid to stockholders		20,000 00
Amount paid for commissions and brokerage		11,220 93
Amount paid for salaries, fees and charges of officers and employees		10,800 00
Amount paid for taxes—National, State and local		952 87
Amount of all other expenditures		11,407 07
Aggregate expenditures during year		\$154,661 87

9—ÆTNA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Hartford, Conn.; incorporated June, 1819; commenced business July, 1819.]

LUCIUS J. HENDEE, PRESIDENT.

JOTHAM GOODNOW, SECRETARY.

JAMES S. GADSDEN, *A attorney for Illinois, residing at Chicago, Illinois.*

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$3,000,000 00
Amount of capital stock paid up in cash.	2,000,000 00

II. ASSETS.

Value of real estate owned by the company (less incumbrances thereon)	\$405,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued	93,330 00
Interest accrued on bond and mortgage loans	1,589 49
Value of lands mortgaged, exclusive of perishable improvements.....	\$107,000 00
Value of buildings mortgaged (insured for \$60,300 as collateral).....	89,900 00
Total value of said mortgaged premises	\$196,000 00
Par value.	
United States bonds belonging to the company.....	\$400,000 00
State bonds belonging to the company.....	81,000 00
Railroad bonds belonging to the company.....	956,000 00
City bonds, town and school district bonds belonging to the company.....	306,000 00
Canada Dominion stock belonging to the company.....	5,070 69
Railroad stock belonging to the company.....	1,017,500 00
Bank stock belonging to the company.....	572,200 00
Connecticut River Company stock belonging to the company.....	5,000 00
Amount loaned—secured by bond and stock collaterals.....	124,711 00
Interest due and accrued on stocks—not included in market value.....	16,305 28
Interest due and accrued on collateral loans	3,034 94
Cash in company's principal office.....	\$14,557 62
Cash in bank	209,074 75
Gross premium in process of collection	928,097 73
Aggregate amount of assets reported by the company.....	\$5,396,380 50

III. LIABILITIES.

Losses—adjusted and unpaid.....	\$286,452 79
Losses in process of adjustment, suspended or reported.....	619,787 84
Losses resisted by the company, including all expenses unpaid thereon	32,630 45
Amount required to re-insure all outstanding fire risks at 40 per cent.....	1,634,071 73
Due and accrued for salaries, rents, advertising, etc.....	500 00
Amount due and to become due for borrowed money.....	401,672 21
Gross liabilities except capital stock.....	2,975,115 02
Surplus as regards policyholders.....	\$2,421,265 48
Amount of capital stock paid up	2,000,000 00
Surplus over paid up capital	\$421,265 48

IV. INCOME.

Cash premiums received—fire risks.....	\$4,313,356 82
Cash premiums received—marine, etc., risks.....	414,078 53
Interest received.....	\$4,727,435 35
Received from rents	303,435 60
Aggregate income during year	11,626 57
Aggregate income during year	\$5,042,497 52

V. EXPENDITURES.

Paid for losses during year—fire.....	\$4,313,989 45
Paid for losses during year—marine and inland	253,024 44
Amount of interest paid on borrowed money.....	\$4,567,013 89
Amount paid for commissions and brokerage.....	24,465 54
Amount paid for salaries, fees and charges of officers and other employees.....	677,255 81
Amount paid for taxes—National, State and local	359,103 01
Aggregate expenditures during year	97,451 90
Aggregate expenditures during year	\$5,725,290 15

10—AGRICULTURAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Watertown, N. Y.; incorporated Feb. 10, 1853; commenced business February, 1853.]

JOHN C. COOPER, PRESIDENT.

ISAAC MUNSEN, SECRETARY.

A. H. DARROW, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$200,000 00
Amount of capital stock paid up in cash.....	200,000 00
II. ASSETS.	
Value of real estate owned by the company, (less incumbrances thereon).....	\$31,460 28
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	268,853 05
Interest due \$1,066 26, accrued \$8,200 18 on bond and mortgage loans.....	9,266 44
Value of lands mortgaged, exclusive of perishable improvements.....	\$820,000 00
Value of buildings mortgaged (insured for \$38,100 as collateral).....	307,425 00
Total value of said mortgaged premises.....	\$1,127,425 00
Par value.	
United States Bonds belonging to the company.....	\$85,500 00
County bonds belonging to the company.....	30,200 00
Railroad bonds belonging to the company.....	200 00
Dominion of Canada stock belonging to the company.....	14,500 00
Amount loaned—secured by bond and stock collaterals.....	market value 53,250 00
Value of all other loans made by the company.....	26,508 44
Interest due and accrued on stocks—not included in market value.....	2,511 19
Interest due and accrued on collateral loans.....	3,467 59
Cash in company's principal office.....	\$43,264 21
Cash in bank.....	58,869 21
Gross premium in process of collection.....	102,133 42
Rents accrued and due and unpaid.....	98,644 60
Agents' supplies and furniture.....	315 00
Aggregate amount of assets reported by the company.....	\$715,097 37
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$3,098 85
Losses in process of adjustment, suspended or reported.....	3,200 00
Amount required to re-insure all outstanding fire risks at 40 per cent.....	233,171 41
Amount of cash dividends due, remaining unpaid.....	54 00
Gross liabilities except capital stock.....	239,624 26
Surplus as regards policyholders.....	\$475,573 11
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$275,573 11
IV. INCOME.	
Cash premiums received—fire risks.....	\$521,927 87
Interest received—total.....	29,008 72
Assets capitalized under act April 23, 1870.....	\$100,000 00
Received for rents.....	1,611 78
Aggregate income during year.....	\$552,548 37
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$293,903 98
Cash dividends paid to stockholders.....	40,000 00
Amount paid for commissions and brokerage.....	50,764 88
Amount paid for salaries, fees and charges of officers and other employees.....	28,554 00
Amount paid for taxes—National, State and local.....	6,512 42
Amount paid for office expenses.....	20,372 14
Aggregate expenditures during year.....	\$449,107 42

11—ALPS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Erie, Pa.; incorporated Dec. 7, 1870; commenced business Dec. 12, 1870,]

ORANGE NOBLE, *President.*THOS. F. GOODRICH, *Secretary.*ARTHUR C. DUCAU, *Attorney for Illinois, residing at Chicago.*

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	200,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$106,000 00
Interest due \$6,360.....	6,360 00
Amount loaned—secured by bond and stock collaterals.....Market value, \$155,100	144,000 00
Interest due and accrued on collateral loans.....	8,640 00
Cash in bank.....	44,307 75
Bills receivable—not matured, taken for fire, etc., risks.....	3,046 72
Gross premium in process of collection (since received \$27,616 83).....	56,206 17
Amount of secured claims.....	7,210 68
All other property or assets belonging to the company.....	2,779 92
Aggregate amount of assets reported by the company.....	\$378,551 24

III. LIABILITIES.

Losses—adjusted and unpaid.....	\$54,267 41
Required to re-insure all outstanding risks (fire 40 pr. ct., marine 100 pr. ct.).....	115,319 87
Gross liabilities, except capital stock.....	169,587 28
Surplus as regards policyholders.....	\$208,963 96
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$8,963 96

IV. INCOME.

Cash premiums received—fire risks.....	\$269,020 46
Cash premiums received—marine, etc., risks.....	12,057 93
Amount of premium notes received—marine and inland \$1,700.....	\$281,078 39
Interest received.....	15,000 00
Income from all other sources.....	5,089 36
Aggregate income during year.....	\$301,167 75

V. EXPENDITURES.

Paid for losses during year—fire.....	\$126,382 68
Paid for losses during year—marine and inland.....	9,574 02
Amount paid for commissions and brokerage.....	\$135,956 70
Amount paid for salaries, fees and charges of officers and employees.....	62,679 18
Amount paid for taxes—National, State and local.....	15,728 01
Amount paid for advertising, printing, stationery, etc.....	6,012 35
Aggregate expenditures during year.....	19,619 81
	\$239,996 05

12—ALEMANNIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Cleveland, O.; incorporated March 20, 1870; commenced business April 26, 1870.]

WILLIAM MEYER, PRESIDENT.

ISIDORE WOLF, ASST. SECRETARY.

WALLACE A. LOWELL. *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$250,000 00
Amount of capital stock paid up in cash.....	250,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$36,970 00
Loans on bonds and mortgages—first liens—with over one year's interest unpaid.....	198,225 00
Interest due, \$34,251 50; accrued, \$2 118 06 on bond and mortgage loans.....	36,369 56
Value of all other loans made by the company.....	6,332 75
Cash in company's principal office.....	\$999 68
Cash in bank.....	53,060 89
	54,060 57
Gross premium in process of collection.....	70,622 99
Rents accrued, due and unpaid.....	25 00
Re-insurance, \$7,500; salvage, \$4,000 on claims for losses.....	11,500 00
Aggregate amount of assets reported by the company.....	\$414,095 87
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$18,549 00
Losses in process of adjustment, suspended or reported.....	10,500 00
Amount required to re-insure all outstanding fire risks at 40 per cent.....	77,548 65
Due and accrued for salaries, rents, advertising, etc.....	136 30
Amount of all other claims against the company.....	16,005 40
Gross liabilities, except capital stock.....	122,739 35
Surplus as regards policyholders.....	\$291,356 52
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital.....	\$41,356 52
IV. INCOME.	
Cash premiums received—fire risks.....	\$255,470 68
Interest received.....	7,050 77
Cash received from "calls" on capital.....	\$35,681 00
Rents.....	325 00
Income from all other sources.....	49,152 47
Aggregate income during year.....	\$311,998 92
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$198,082 20
Amount paid for commissions and brokerage.....	62,746 13
Amount paid for salaries, fees and charges of officers and employees.....	5,086 04
Amount paid for taxes—National, State and local.....	5,803 55
Amount paid for advertising, printing, stationery, etc.....	53,992 58
Aggregate expenditures during year.....	\$325,710 50

13—ALLEMANIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Pittsburg, Pa.; incorporated April 27, 1863; commenced business June 3, 1868.]

ROBERT C. SCHMERTZ, PRESIDENT.

CHAS. F. HERROSEE, SECRETARY.

H. S. TIFFANY, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$200,000 00
Amount of capital stock paid up in cash.....	150,000 00
Amount of unpaid subscribed capital.....	50,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$176,275 44
Interest due, \$667 52, accrued \$2,799 72 on bond and mortgage loans.....	3,467 24
City bonds, par value.....	\$135 00
Cash in company's principal office.....	\$504 68
Cash in bank.....	\$27,217 20
Bills receivable—not matured, taken for fire, etc., risks.....	27,721 88
Bills receivable—bankable paper.....	16,190 81
Gross premium in process of collection.....	10,030 00
Stockholders' notes given for capital subscribed.....	20,149 53
Aggregate amount of assets reported by the company.....	\$253,969 90
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$1,730 32
Amount required to re-insure all outstanding fire risks at 40 per cent.....	46,576 74
Gross liabilities, except capital stock.....	48,307 06
Surplus as regards policyholders.....	\$205,662 84
Amount of capital stock paid up.....	150,000 00
Surplus over paid up capital.....	\$55,662 84
IV. INCOME.	
Cash premiums received—fire risks.....	\$88,446 32
Interest received.....	17,393 54
Cash received from "calls" on capital.....	\$25,000 00
For increased capital.....	75,000 00
Aggregate income during year.....	\$105,839 86
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$28,614 63
Cash dividends paid to stockholders.....	10,000 00
Amount paid for commissions and brokerage.....	13,269 81
Amount paid for salaries, fees, and charges of officers and employees.....	5,638 24
Amount paid for taxes—National, State and local.....	1,435 97
Amount of all other expenditures.....	6,832 15
Aggregate expenditures during year.....	\$65,790 80

14—AMAZON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Cincinnati, Ohio; incorporated Oct. 1, 1871; commenced business Oct., 1871.]

GAZZAN GANO, PRESIDENT.

BYRON D. WEST, SECRETARY.

ISAAC A. HAWLEY, *Attorney for Illinois*, residing at Springfield.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	500,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$619,572 00
Interest accrued \$28,433 83 on bond and mortgage loans.....	28,433 83
	Par value.
United States bonds belonging to the company.....	\$177,400 00 201,576 50
State bonds belonging to the company.....	10,000 00 6,822 75
County bonds belonging to the company.....	4,000 00 4,000 00
Mississippi warrants belonging to the company.....	15,000 00 11,432 12
875 shares Triumph Insurance Company stock.....	17,500 00 11,980 00
All other bonds or stocks belonging to the company.....	12,600 00 12,600 00
Amount loaned—secured by bond and stock collaterals..... market value.....	40,380 00 95,117 00
Interest due and accrued on stocks—not included in market value.....	416 02
Interest due and accrued on collateral loans.....	833 33
Cash in company's principal office.....	\$1,081 77
Cash in bank.....	12,500 00
	13,581 77
Bills receivable—not matured, taken for fire, etc., risks.....	27,791 36
Gross premium in process of collection.....	66,170 36
All other property or assets belonging to the company.....	27,371 35
Aggregate amount of assets reported by the company.....	\$1,127,698 39
Amount deducted from above assets—expense account.....	57,418 35
Aggregate amount of assets—actual value.....	\$1,070,280 04

III. LIABILITIES.

Losses—adjusted and unpaid.....	\$83,306 24
Losses in process of adjustment, suspended or reported.....	64,030 46
Losses resisted by company, including all expenses unpaid thereon.....	12,000 00
Amount required to re-insure all outstanding risks (Fire 40 per cent., Marine 100 per cent.).....	358,036 62
Amount of cash dividends due, remaining unpaid.....	64 00
Due and accrued for salaries, rents, advertising, etc.....	4,871 56
Gross liabilities except capital stock.....	522,308 88
Surplus as regards policyholders.....	\$547,971 16
Amount of capital stock paid up.....	500,000 00
Surplus over paid up capital.....	\$47,971 16

IV. INCOME.

Cash premiums received—fire risks.....	\$1,012,057 50
Cash premiums received—marine, etc., risks.....	139,775 86
Amount of premium notes received—marine and inland.....	\$27,791 36
Interest received.....	\$1,151,833 36
Premium notes on hull risks, cash value.....	44,615 71
Income from all other sources.....	\$27,791 36
	25,581 45
Aggregate income during year.....	\$1,222,030 52

V. EXPENDITURES.

Paid for losses during year—fire.....	\$440,956 79
Paid for losses during year—marine and inland.....	103,123 85
	\$544,080 64
Cash dividends paid to stockholders.....	45,000 00
Amount paid for commissions and brokerage.....	103,242 93
Amount paid for salaries, fees and charges of officers and employees.....	34,362 35
Amount paid for taxes—National, State and local.....	11,875 99
Amount paid for advertising, printing, stationery, etc.....	100,053 79
Aggregate expenditures during year.....	\$838,615 70

15—AMERICAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Philadelphia, Pa.; incorporated Feb. 28, 1810; commenced business March 12 1810.]

THOMAS R. MARIS, PRESIDENT.

ALBERT L. CRAWFORD, SECRETARY.

WM. H. CUNNINGHAM, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized	\$500,000 00
Amount of capital stock paid up in cash	400,000 00
II. ASSETS.	
Value of real estate owned by the company—less incumbrances thereon	\$150,100 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued ..	481,189 50
Interest due \$258, accrued \$9,304 46 on bond and mortgage loans	9,562 46
Value of lands mortgaged, exclusive of perishable improvements	\$359,075 00
Value of buildings mortgaged (insured for \$389,000 as collateral)	739,475 00
Total value of said mortgaged premises	\$1,098,550 00
Par value.	
State bonds belonging to the company	14,925 00
County bonds belonging to the company	26,120 00
Railroad bonds belonging to the company	49,550 00
Coal and Navigation Company's loans	62,951 00
American Steamship Company's loan, guaranteed by Pa. R. R. Co	12,000 00
All other bonds or stocks belonging to company	11,800 00
Amount loaned—secured by bond and stock collaterals	45,149 75
Market value, ...	41,040 83
Value of all other loans made by the company	4,100 61
Interest due and accrued on stocks—not included in market value	1,753 49
Interest due and accrued on collateral loans	
Cash in company's principal office	\$1,825 57
Cash in hands of agents and in course of transmission	151,502 48
	153,328 05
Bills receivable—bankable paper	807 05
Gross premium in process of collection	31,347 78
Aggregate amount of assets reported by the company	\$1,096,075 77
III. LIABILITIES.	
Losses—adjusted and unpaid	\$3,349 90
Losses in process of adjustment, suspended or reported	237,026 42
Losses resisted by company, including all expenses unpaid thereon	2,000 00
Amount required to re-insure all outstanding fire risks (at 40 per cent.)	141,246 25
Amount reclaimable on perpetual fire insurance policies	263,095 96
Amount of cash dividends due, remaining unpaid	862 50
Gross liabilities except capital stock	647,581 03
Surplus as regards policyholders	\$448,494 74
Amount of capital stock paid up	400,000 00
Surplus over paid up capital	\$48,494 74
IV. INCOME.	
Cash premiums received—fire risks	\$302,677 83
Interest received	59,695 98
Deposit premiums received for perpetual fire risks	\$20,182 53
Rents	4,134 16
Income from all other sources	15,391 22
Aggregate income during year	\$381,899 19
V. EXPENDITURES.	
Paid for losses during year—fire	\$292,100 40
Cash dividends paid to stockholders	60,420 00
Amount paid for commissions and brokerage	65 40
Amount paid for salaries, fees and charges of officers and employees	79,372 90
Amount paid for taxes—National, State and local	6,623 32
Amount paid for office expenses	2,952 28
Amount of all other expenditures	2,908 51
Aggregate expenditures during year	\$444,442 81

16—AMERICAN CENTRAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at St. Louis, Mo.; incorporated February, 1853; commenced business February, 1853.]

GEORGE P. PLANT, PRESIDENT.

GEORGE T. CRAM, SECRETARY.

A. B. SAFFORD, *Attorney for Illinois*, residing at Cairo.

I. CAPITAL.		
Amount of capital stock paid up in cash		\$275,000 00
II. ASSETS.		
United States bonds belonging to the company	Par value. \$350,000 00	\$229,000 00
State bonds belonging to the company	" 120,000 00	112,800 00
Cash in company's principal office	1,475 14	
Cash in bank	131,876 47	
Gross premium in process of collection		133,351 61
All other property or assets belonging to the company		62,292 07
Aggregate amount of assets reported by the company		7,500 00
		\$544,943 68
III. LIABILITIES.		
Losses—adjusted and unpaid	\$20,000 00	
Losses in process of adjustment, suspended or reported	11,498 28	
Losses resisted by company, including all expenses unpaid thereon	6,000 00	
Amount required to re-insure all outstanding risks—fire, 40 cent.; marine, 100 per cent	157,912 19	
Gross liabilities, except capital stock		195,410 47
Surplus as regards policyholders		\$349,533 21
Amount of capital stock paid up		275,000 00
Surplus over paid up capital		\$74,533 21
IV. INCOME.		
Cash premiums received—fire risks	\$452,799 96	
Cash premiums received—marine, etc., risks	66,765 16	
Interest received		\$519,565 12
Aggregate income during year		19,470 02
		\$539,035 14
V. EXPENDITURES.		
Paid for losses during year—fire	\$193,318 63	
Paid for losses during year—marine and inland	51,978 91	
Cash dividends paid to stockholders		\$245,297 54
Amount paid for commissions and brokerage		446 45
Amount paid for salaries, fees and charges of officers and employees		85,689 77
Amount paid for taxes—National, State and local		34,096 15
Amount paid for advertising, printing, stationery, etc		11,120 88
Aggregate expenditures during year		40,674 99
		\$417,325 78

17—ARCTIC FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated July 18, 1853; commenced business July 28, 1853.]
 VINCENT TILYON, PRESIDENT. CHARLES BAMBURGH, SECRETARY,
 JAMES R. MILLER, Attorney for Illinois, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$250,000 00
Amount of capital stock paid up in cash.....	250,000 00
II. ASSETS.	
Value of real estate owned by the company. (less incumbrances thereon).....	\$14,459 11
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	45,000 00
Interest accrued \$1,575 on bonds and mortgage loans.....	1,575 00
Value of lands mortgaged, exclusive of perishable improvements.....	\$32,000 00
Value of buildings mortgaged (insured for \$47,000 as collateral).....	76,000 00
Total value of said mortgaged premises.....	\$108,000 00
United States bonds belonging to the company..... par value	\$175,000 00
Amount loaned—secured by bond and stock collaterals..... market value	\$14,500 00
Interest due and accrued on collateral loans.....	73 77
Cash in company's principal office.....	\$4,438 69
Cash in bank.....	3,065 21
Bills receivable—not matured, taken for fire, etc., risks.....	7,503 90
Bills receivable—past due, taken for fire, etc., risks.....	7,619 25
Gross premium in process of collection.....	510 00
Salvage and claims on losses already paid.....	20,939 87
Re-insurance on unpaid losses.....	8,834 92
Office furniture, safe, etc.....	11,497 52
	1,000 00
Aggregate amount of assets reported by the company.....	\$327,763 34
III. LIABILITIES.	
Losses adjusted and unpaid.....	\$1,541 81
Losses in process of adjustment, suspended or reported.....	96,071 69
Losses resisted by company, including all expenses unpaid thereon.....	3,375 00
Amount required to re-insure all outstanding inland risks at 40 per cent.....	41,715 44
Amount of cash dividends due, remaining unpaid.....	285 00
Due and accrued for salaries, rents, advertising, etc.....	683 33
Amount of all other claims against the company.....	2,316 67
Gross liabilities except capital stock.....	145,988 94
Surplus as regards policyholders.....	\$181,774 40
Amount of capital stock paid up.....	\$250,000 00
Amount of net available assets.....	181,774 40
Impairment of capital.....	\$68,225 60
IV. INCOME.	
Cash premiums received—fire risks.....	\$104,864 72
Cash premiums received—marine, etc., risks.....	30,398 99
Amount of premium notes received (inland).....	\$7,879 25
Interest received.....	16,422 35
Income from all other sources.....	229 63
Aggregate income during year.....	\$151,915 69
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$82,307 82
Paid for losses during year—marine and inland.....	24,503 20
Cash dividends to stockholders.....	\$106,811 02
Amount paid for commissions and brokerage.....	25,450 00
Amount paid for salaries, fees and charges of officers and employees.....	21,808 04
Amount paid for taxes—National, State and local.....	19,571 68
Amount paid for advertising, printing, stationery, etc.....	6,922 68
	15,560 18
Aggregate expenditures during year.....	\$196,123 60

18—ARMENIA INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Pittsburg, Pa.; incorporated March 28, 1872; commenced business June 13, 1872.]

S. S. D. THOMPSON, PRESIDENT.

T. BRENT SWEARINGEN, SECRETARY.

S. P. WALKER, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized	\$500,000 00
Amount of capital stock paid up in cash	250,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.	\$174,308 54
Loans on bonds and mortgages—first liens—with over one year's interest unpaid	724 00
Interest due, \$43 44; accrued, \$3,953 33 on bond and mortgage loans	3,996 77
Bonds or stocks belonging to the company	22,375 00
Interest due and accrued on stocks—not included in market value	703 15
Cash in company's principal office	2,708 50
Cash in hands of agents and in course of transmission	76,070 24
Gross premium in process of collection	78,778 74
All other property or assets belonging to the company	3,316 07
Aggregate amount of assets reported by the company	\$293,117 55
III. LIABILITIES.	
Losses in process of adjustment, suspended or reported	\$3,811 05
Amount required to re-insure all outstanding fire risks at 40 per cent.	20,091 04
Amount due and to become due for borrowed money	698 25
Amount of all other claims against the company	1,654 66
Gross liabilities, except capital stock	26,255 00
Surplus as regards policyholders	\$266,862 55
Amount of capital stock paid up	250,000 00
Surplus over paid up capital	\$16,862 55
IV. INCOME.	
Cash premiums received—fire risks	\$46,322 50
Interest received	15,102 21
Aggregate income during year	\$61,424 71
V. EXPENDITURES.	
Paid for losses during year—fire	\$2,445 57
Amount paid for commissions and brokerage	5,732 90
Amount paid for salaries, fees and charges of officers and employees	6,438 60
Amount paid for taxes—National, State and local	1,028 00
Amount of all other expenditures	8,060 26
Aggregate expenditures during year	\$23,705 33

19—ATLANTIC INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Brooklyn, N. Y.; incorporated Dec. 30, 1871; commenced business Jan. 2, 1872.]

JOHN D. COCKS, PRESIDENT.

WILLIAM D. CORNELL, SECRETARY

FREDERICK S. JAMES, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$200,000 00
Amount of capital stock paid up in cash	200,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$35,300 00
Interest accrued \$369 83 on bond and mortgage loans.....	369 83
United States bonds belonging to the company..... Par value \$150,000 00	170,312 50
Amount loaned—secured by bond and stock collaterals..... Market value \$65,176 26	55,900 00
Interest due and accrued on collateral loans.....	85 65
Cash in company's principal office.....	\$10,852 35
Cash in bank.....	9,312 45
Gross premium in process of collection.....	20,164 80
Aggregate amount of assets reported by the company.....	\$303,263 45
III. LIABILITIES.	
Losses in process of adjustment, suspended or reported.....	\$31,327 08
Losses resisted by company, including all expenses unpaid thereon.....	2,500 00
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	44,011 03
Gross liabilities except capital stock.....	77,838 11
Surplus as regards policyholders	\$225,425 34
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$25,425 34
IV. INCOME.	
Cash premiums received—fire risks.....	\$145,036 86
Interest received.....	17,140 71
Aggregate income during year.....	\$162,177 57
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$38,687 45
Amount paid for commissions and brokerage.....	12,053 03
Amount paid for salaries, fees and charges of officers and employees.....	23,629 78
Amount paid for taxes—National, State and local	2,630 00
Amount of all other expenditures.....	1,953 39
Aggregate expenditures during year.....	\$78,953 65

20—ATLANTIC FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

Located at Providence, R. I.; incorporated May, 1852; commenced business June, 1852.

J. S. PARISH, PRESIDENT.

T. W. HAYWARD, JR., SECRETARY.

FRED. P. FISHER, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Amount of capital stock paid up in cash.....		\$200,000 00
II. ASSETS.		
Value of real estate owned by the company, (less incumbrances thereon).....		\$144,436 26
Railroad bonds belonging to the company.....	Par value.	
City bonds belonging to the company.....	\$10,000 00	10,000 00
Bank stocks belonging to the company.....	10,000 00	10,000 00
Delaware and Hudson Canal Company stocks.....	54,700 00	60,093 00
Railroad stocks belonging to the company.....	10,000 00	11,900 00
Amount loaned—secured by bond and stock collaterals.....	20,000 00	22,550 00
Value of all other loans made by the company.....	market value 18,000 00	15,698 25
Interest due and accrued on collateral loans.....		41,400 00
Cash in company's principal office.....		621 94
Cash in bank.....	\$3,143 03	
	23,879 82	
Bills receivable—not matured, taken for fire, etc., risks.....		27,022 85
Gross premium in process of collection.....		1,622 50
All other property or assets belonging to the company.....		14,146 19
		4,226 70
Aggregate amount of assets reported by the company.....		\$363,717 69
III. LIABILITIES.		
Losses in process of adjustment, suspended or reported.....	\$142,345 82	
Required to re-insure all outstanding risks (fire 40 p. ct., marine 100 p. ct.)..	24,858 12	
Amount of cash dividends due, remaining unpaid.....	436 00	
Due and accrued for salaries, rents, advertising, etc.....	1,218 75	
Gross liabilities except capital stock.....		168,858 69
Surplus as regards policyholders.....		\$194,859 00
Amount of capital stock paid up.....	\$200,000 00	
Amount of net available assets.....	194,859 00	
Impairment of capital.....	\$5,151 00	
IV. INCOME.		
Cash premiums received—fire risks.....	\$29,086 98	
Cash premiums received—marine, etc., risks.....	21,460 59	
Amount of premium notes received—marine and inland \$1,622 50.....		\$50,547 57
Interest received—total.....		10,779 62
Cash received from "calls" on capital.....	\$150,000 00	
For increased capital.....	50,000 00	
Income from all other sources.....		8,400 22
Aggregate income during year.....		\$69,727 41
V. EXPENDITURES.		
Paid for losses during year—fire.....	\$167,946 65	
Paid for losses during year—marine and inland.....	10,044 39	
Cash dividends paid to stockholders.....		\$177,991 04
Amount paid for commissions and brokerage.....		20,042 00
Amount paid for salaries, fees and charges of officers and employees.....		8,098 17
Amount paid for taxes—National, State and local.....		7,463 25
Amount of all other expenditures.....		1,128 68
		4,724 80
Aggregate expenditures during year.....		\$219,447 94

21—AURORA FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Cincinnati, Ohio; incorporated January 16, 1871; commenced business April 4, 1871.]

HENRY A. FABER, PRESIDENT.

F. C. BAEHRENS, SECRETARY.

J. P. G. VISSERING, *Attorney for Illinois*, residing at Alton.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$100,000 00
Amount of capital stock paid up in cash.....	100,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$98,564 80
Loans on bonds and mortgages—first liens—with over one year's interest unpaid.....	1,350 00
Interest accrued, \$4,355 72, on bond and mortgage loans.....	4,355 72
Value of lands mortgaged, exclusive of perishable improvements.....	\$196,120 00
Value of buildings mortgaged (insured for \$29,850 00 as collateral).....	143,350 00
Total value of said mortgaged premises.....	\$339,470 00
United States bonds belonging to the company, par value.....	\$16,000 00
Amount loaned—secured by bond and stock collaterals—market value.....	6,520 11
Interest due and accrued on collateral loans.....	315 33
Cash in company's principal office.....	\$176 01
Cash in bank.....	1,408 01
Bills receivable—not matured, taken for fire, etc., risks.....	1,584 02
Gross premium in process of collection.....	1,695 09
Book accounts.....	4,662 09
Cash in course of transmission.....	3,626 61
Re-insurance on unpaid and unadjusted losses.....	2,208 23
All other property or assets belonging to the company.....	1,637 00
	2,025 00
Aggregate amount of assets reported by the company.....	\$146,193 94
III. LIABILITIES.	
Losses resisted by company, including all expenses paid thereon.....	\$3,274 00
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	26,163 63
Amount due and to become due for borrowed money.....	5,986 75
Due other companies for re-insurance premiums.....	1,069 18
Gross liabilities, except capital stock.....	36,493 56
Surplus as regards policyholders.....	\$109,700 38
Amount of capital stock paid up.....	100,000 00
Surplus over paid up capital.....	\$9,700 38
IV. INCOME.	
Cash premiums received—fire risks.....	\$56,031 41
Cash premiums received—marine, etc., risks.....	490 57
	\$56,521 98
Amount of premium notes received—fire.....	\$1,695 09
Total interest received.....	6,434 59
Income from all other sources.....	40 00
Aggregate income during year.....	\$62,996 57
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$17,040 76
Paid for losses during year—marine and inland.....	1,019 94
	\$18,060 70
Cash dividends paid to stockholders.....	6,000 00
Amount paid for commissions and brokerage.....	10,018 80
Amount paid for salaries, fees, and charges of officers and employees.....	5,211 78
Amount paid for taxes—National, State and local.....	1,507 88
Amount paid for office expenses.....	1,196 72
Amount of all other expenditures.....	4,325 19
Aggregate expenditures during year.....	\$46,321 07

22—BANGOR INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Bangor, Me.; incorporated Feb., 1872; commenced business May, 1872.]

M. LINCOLN, PRESIDENT.

JOHN S. CHADWICK, SECRETARY.

FREDERICK S. JAMES, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	200,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$217,000 00
Interest on bond and mortgage loans.....	9,528 00
Total value of mortgaged premises.....	\$417,500 00
Amount loaned—secured by bond and stock collaterals.....market value	40,568 00
Value of all other loans made by the company.....	33,200 00
Interest due and accrued on collateral loans.....	8,400 00
Interest due and accrued on collateral loans.....	1,403 00
Cash in company's principal office.....	\$7,518 06
Cash in bank.....	15,787 27
Bills receivable—not matured, taken for fire, etc., risks.....	23,305 33
Gross premium in process of collection.....	6,656 63
	18,189 29
Aggregate amount of assets reported by the company.....	\$317,682 25
III. LIABILITIES.	
Losses in process of adjustment, suspended or reported.....	\$50,805 96
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	30,171 72
Due and accrued for salaries, rents, advertising, etc.....	929 45
Gross liabilities except capital stock.....	81,907 13
Surplus as regards policyholders.....	\$235,775 12
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$35,775 12
IV. INCOME.	
Cash premiums received—fire risks.....	\$57,583 67
Cash premiums received—marine, etc., risks.....	16,150 18
Interest received.....	\$73,733 85
	10,781 55
Aggregate income during year.....	\$84,515 40
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$11,599 60
Paid for losses during year—marine and inland.....	54 00
Amount paid for commissions and brokerage.....	\$11,653 60
Amount paid for salaries, fees and charges of officers and employees.....	9,574 20
Amount paid for taxes—National, State and local.....	1,320 55
Amount of all other expenditures.....	99 48
	2,864 03
Aggregate expenditures during year.....	\$25,511 86

23—BLACK RIVER INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Watertown, N. Y.; incorporated March 23, 1872; commenced business March 23, 1872.]

G. LORD, VICE-PRESIDENT.

ORIN C. FROST, SECRETARY.

HENRY H. BROWN, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized	\$250,000 00
Amount of capital stock paid up in cash	250,000 00
II. ASSETS.	
Value of real estate owned by the company (less incumbrances thereon)	\$15,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.	177,877 80
Interest due \$3,542 43, accrued \$7,325 42 on bond and mortgage loans	10,867 85
Value of lands mortgaged, exclusive of perishable improvements.	\$353,425 00
Value of buildings mortgaged (insured for \$60,550 as collateral)	90,825 00
Total value of said mortgaged premises	\$444,250 00
State bonds belonging to the company.....Par value, \$50,000 00	56,625 00
Cash in company's principal office.....	\$987 00
Cash in bank.....	97,108 43
Gross premium in process of collection.	98,095 43
Re-insurance and salvage on losses unpaid	14,433 78
All other property or assets belonging to the company.....	3,750 00
Aggregate amount of assets reported by the company	4,721 72
Aggregate amount of assets reported by the company	\$381,371 58
III. LIABILITIES.	
Losses—adjusted and unpaid	\$24,262 15
Losses in process of adjustment, suspended or reported	49,954 85
Amount required to re-insure all outstanding fire risks (at 40 per cent.)....	50,446 77
Gross liabilities except capital stock	124,663 77
Surplus as regards policyholders	\$256,707 81
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital	\$6,707 81
IV. INCOME.	
Cash premiums received—fire risks.....	\$131,804 61
Interest received.....	3,175 99
Cash received from "calls" on capital	\$62,500 00
Income from all other sources.....	460 00
Aggregate income during year.....	\$135,440 60
V. EXPENDITURES.	
Paid for losses during year—fire	\$36,097 97
Amount paid for commissions and brokerage.....	19,997 95
Amount paid for salaries, fees and charges of officers and employees.....	14,244 30
Amount paid for taxes—National, State and local	4,585 67
Amount paid for advertising, printing, stationery, etc	10,982 70
Aggregate expenditures during year.....	\$85,908 59

24—BREWERS' AND MALTSTERS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated Sept. 25, 1871; commenced business Sept. 25, 1871.]

CHAS. W. STANDART, PRESIDENT.

WILLIAM B. OGAN, SECRETARY.

O. W. BARRETT, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Amount of capital stock paid up in cash		\$200,000 00
II. ASSETS.		
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.		\$22,000 00
Interest accrued \$23 33 on bond and mortgage loans		23 33
Value of lands mortgaged, exclusive of perishable improvements	\$40,000 00	
Value of buildings mortgaged, insured for \$20,000 as collateral	23,000 00	
Total value of said mortgaged premises	\$63,000 00	
United States bonds belonging to the company	Par value.	\$100,000 00
City bonds	26,000 00	113,500 00
Amount loaned—secured by bond and stock collaterals	market value.	26,000 00
Interest due and accrued on stocks—not included in market value	7,093 12	5,300 00
Interest due and accrued on collateral loans		758 34
Cash in company's principal office	\$5,118 92	105 00
Cash in bank	14,020 51	
Bills receivable—not matured, taken for fire, etc., risks		19,139 43
Gross premium in process of collection		52,082 24
Furniture		29,710 59
All other property or assets belonging to the company		2,203 01
		13,531 24
Aggregate amount of assets reported by the company		\$284,373 18
III. LIABILITIES.		
Losses—adjusted and unpaid	\$6,629 00	
Losses in process of adjustment, suspended or reported	40,371 00	
Amount required to re-insure all outstanding risks—fire, 40 per cent.; marine, 100 per cent.	59,259 02	
Due and accrued for salaries, rents, advertising, etc.	458 33	
Return premiums	298 57	
Gross liabilities, except capital stock		107,015 92
Surplus as regards policyholders		\$177,357 26
Amount of capital stock paid up	\$200,000 00	
Amount of net available assets	177,357 26	
Impairment of capital	\$22,642 74	
IV. INCOME.		
Cash premiums received—fire risks	\$133,396 70	
Cash premiums received—marine, etc., risks	65,262 65	
		\$198,659 35
Amount of premium notes received—marine and inland \$52,082 44		
Interest received		12,094 28
Income from all other sources		1,934 57
Aggregate income during year		\$212,688 20
V. EXPENDITURES.		
Paid for losses during year—fire	\$138,027 66	
Paid for losses during year—marine and inland	60,731 55	
		\$198,759 21
Amount paid for commissions and brokerage		33,944 84
Amount paid for salaries, fees and charges of officers and employees		30,873 01
Amount paid for taxes—National, State and local		2,260 23
Amount of all other expenditures		8,946 64
Aggregate expenditures during year		\$274,783 93

25—BREWERS' FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Milwaukee, Wis.; incorporated August 15, 1868; commenced business April, 1869.]
 JACOB OBERMANN, PRESIDENT. JOSEPH SCHLITZ, SECRETARY.
 E. E. RYAN, Attorney for Illinois, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$1,000,000 00
Amount of capital stock paid up in cash	200,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$8,000 00
Interest accrued \$150 on bond and mortgage loans	150 00
Value of lands mortgaged, exclusive of perishable improvements.....	\$12,000
Value of buildings mortgaged (insured for \$12,300 as collateral)	19,000
Total value of said mortgaged premises.....	\$31,000
United States bonds belonging to the company.....Par value, \$100,000	113,183 74
County bonds belonging to the company	208,110 00
Interest due and accrued on stocks—not included in market value.....	388 11
Cash in company's principal office.....	\$385 82
Cash in bank.....	52,869 66
Gross premium in process of collection.....	53,155 48
Office furniture	36,509 34
Salvage on losses unpaid.....	750 00
All other property or assets belonging to the company.....	2,500 00
	300 00
Aggregate amount of assets reported by the company.....	\$423,046 67
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$13,937 46
Losses in process of adjustment, suspended or reported.....	24,800 00
Amount required to re-insure all outstanding fire risks, at 40 per cent.....	115,966 75
Gross liabilities, except capital stock.....	154,704 21
Surplus as regards policyholders.....	\$268,342 46
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$68,342 46
IV. INCOME.	
Cash premiums received—fire risks.....	\$268,078 35
Interest received.....	26,556 14
Cash received from "calls" on capital.....	\$23,200 00
Aggregate income during year.....	\$294,634 49
V. EXPENDITURES.	
Paid for losses during year—fire	\$122,556 70
Amount paid for commissions and brokerage.....	46,217 47
Amount paid for salaries, fees and charges of officers and employees.....	15,000 00
Amount paid for taxes—National, State and local.....	5,747 16
Amount paid for advertising, printing, stationery, etc.....	26,446 11
Aggregate expenditures during year	\$222,967 44

26—CITIZENS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1892.

[Located at Newark, N. J.; incorporated April 28, 1869; commenced business May 1, 1869.]

JAMES G. DARLING, PRESIDENT.

A. PAUL SCHARFF, SECRETARY.

THOMAS GOODMAN, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$250,000 00
Amount of capital stock paid up in cash.....	200,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$192,911 50
Interest due \$5,876 88 on bond and mortgage loans.....	5,876 88
Value of lands mortgaged, exclusive of perishable improvements.....	\$445,650 00
Value of buildings mortgaged (insured for \$58,750 00 as collateral).....	176,250 00
Total value of said mortgaged premises.....	\$621,900 36
County bonds belonging to the company.....	Par value \$300 00
Amount loaned—secured by bond and stock collaterals.....	Market value 18,950 00
Value of all other loans made by the company.....	3,250 00
Interest due and accrued on collateral loans.....	128 62
Cash in company's principal office.....	\$5,514 26
Cash in bank.....	23,729 34
Gross premium in process of collection.....	29,243 60
Reserve fund to be applied only to the payment of losses.....	14,629 84
Re-insurance on unpaid losses \$4,256 25; salvage on same \$7,000.....	60,000 00
Re-insurance on unpaid losses \$4,256 25; salvage on same \$7,000.....	11,256 25
Aggregate amount of assets reported by the company.....	\$333,784 55
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$6,254 31
Losses in process of adjustment, suspended or reported.....	35,950 00
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	38,487 30
Due and accrued for salaries, rents, advertising, etc.....	820 25
Amount of all other claims against the company.....	2,194 47
Gross liabilities except capital stock.....	83,706 33
Surplus as regards policyholders.....	\$250,078 22
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$50,078 22
IV. INCOME.	
Cash premiums received—fire risks.....	\$93,944 65
Interest received.....	11,706 71
Income from all other sources.....	2,361 58
Aggregate income during year.....	\$108,012 94
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$37,961 94
Cash dividends paid to stockholders.....	10,831 54
Amount of interest paid to scrip holders.....	363 60
Amount of scrip redeemed in cash.....	447 60
Amount paid for commissions and brokerage.....	13,468 19
Amount paid for salaries, fees and charges of officers and employees.....	18,445 53
Amount paid for taxes—National, State and local.....	374 66
Aggregate expenditures during year.....	\$81,533 06

27—CITIZENS' INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated April, 1836; commenced business April, 1837.]

JAMES M. McLEAN, PRESIDENT.

EDWARD A. WALTON, SECRETARY.

ARTHUR C. DUCAT, Attorney for Illinois, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$2,500,000 00
Amount of capital stock paid up in cash.....		300,000 00
II. ASSETS.		
Value of real estate owned by the company (less incumbrances thereon)		\$45,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		146,900 00
Interest due \$140, accrued \$518 87 on bond and mortgage loans.....		658 87
Value of lands mortgaged, exclusive of perishable improvements.....	\$225,000 00	
Value of buildings mortgaged (insured for \$125,000 as collateral).....	185,500 00	
Total value of said mortgaged premises	\$410,500 00	
Par value.		
United States bonds belonging to the company.....	\$250,000 00	284,250 00
State bonds belonging to the company	50,000 00	26,500 00
Railroad bonds belonging to the company	50,000 00	50,000 00
Bank stock belonging to the company.....	15,000 00	22,500 00
Amount loaned—secured by bond and stock collaterals.....	Market value, \$136,333 50	88,950 00
Interest due and accrued on stocks—not included in market value.....		1,625 00
Interest due and accrued on collateral loans.....		898 92
Cash in bank.....		25,590 16
Gross premium in process of collection.....		33,340 73
Furniture and fixtures.....		6,000 00
All other property or assets belonging to the company.....		9,479 21
Aggregate amount of assets reported by the company.....		\$741,692 89
III. LIABILITIES.		
Losses—adjusted and unpaid.....	\$3,173 66	
Losses in process of adjustment, suspended or reported.....	128,451 34	
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	159,338 07	
Amount of cash dividends due, remaining unpaid.....	279 30	
Due and accrued for salaries, rents, advertising, etc.....	1,500 00	
Interest due.....	28 50	
Amount of all other claims against the company.....	1,200 00	
Gross liabilities except capital stock.....		293,970 87
Surplus as regards policyholders.....		\$447,722 02
Amount of capital stock paid up.....		300,000 00
Surplus over paid up capital.....		\$147,722 02
IV. INCOME.		
Cash premiums received—fire risks.....		\$351,102 91
Interest received.....		51,472 47
Income from all other sources.....		2,279 17
Aggregate income during year.....		\$404,854 55
V. EXPENDITURES.		
Paid for losses during year—fire.....		\$307,201 48
Cash dividends paid to stockholders.....		52,332 00
Amount of interest to scrip-holders.....		204 06
Amount paid for commissions and brokerage.....		23,876 06
Amount paid for salaries fees and charges of officers and employees.....		51,083 75
Amount paid for taxes—National, State and local.....		7,596 85
Amount paid for advertising, stationery, printing, etc.....		27,364 00
Aggregate expenditures during year.....		\$469,658 20

28—CLAY FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Newport, Ky.; incorporated March 10, 1856; commenced business July 20, 1856.]

WILLIAM ROBSON, PRESIDENT.

DANIEL WOLFE, SECRETARY.

H. D. HULL, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$200,000 00
Amount of capital stock paid up in cash.....	150,000 00
II. ASSETS.	
Value of real estate owned by the company, (less incumbrances thereon).....	\$7,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	105,865 45
Loans on bonds and mortgages—first liens—with over one year's interest unpaid.....	3,500 00
Interest due \$245; accrued \$2,270 40 on bond and mortgage loans.....	2,515 40
Value of lands mortgaged, exclusive of perishable improvements.....	\$201,000 00
Value of buildings mortgaged (insured for \$50,000 as collateral).....	95,000 00
Total value of said mortgaged premises.....	\$296,000 00
City bonds belonging to the company..... par value.	19,987 60
Amount loaned—secured by bond and stock collaterals..... market value.	3,850 00
Value of all other loans made by the company.....	16,423 10
Interest due and accrued on stocks—not included in market value.....	509 00
Interest due and accrued on collateral loans.....	400 00
Cash in company's principal office.....	\$184 38
Cash in bank.....	14,000 00
Bills receivable—not matured, taken for fire, etc., risks.....	14,184 38
Bills receivable—past due, taken for fire, etc., risks.....	524 35
Gross premium in process of collection.....	201 45
All other property or assets belonging to the company.....	8,281 25
	5,279 10
Aggregate amount of assets reported by the company.....	\$186,560 37
III. LIABILITIES.	
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	\$17,526 43
Amount of all other claims against the company.....	500 00
Gross liabilities except capital stock.....	18,026 43
Surplus as regards policyholders.....	\$168,533 94
Amount of capital stock paid up.....	150,000 00
Surplus over paid up capital.....	\$18,533 94
IV. INCOME.	
Cash premiums received—fire risks.....	\$44,688 44
Amount of premium notes received—fire.....	\$725 80
Interest received.....	10,926 84
Cash received for increased capital.....	\$50,000
Income from all other sources.....	130 04
Aggregate income during year.....	\$55,745 32
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$5,461 59
Cash dividends paid to stockholders.....	20,022 67
Amount paid for commissions and brokerage.....	5,719 92
Amount paid for salaries, fees and charges of officers and employees.....	2,612 00
Amount paid for taxes—National, State and local.....	1,685 11
Amount of all other expenditures.....	3,018 97
Aggregate expenditures during year.....	\$38,520 26

29—COMMERCIAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at St. Louis, Mo.; incorporated 1855; commenced business 1864.]

JOSEPH BOGY, PRESIDENT.

JOHN B. McDOWELL, SECRETARY.

NEWTON LULL, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized		\$500,000 00
Amount of capital stock paid up in cash		160,000 00
II. ASSETS.		
Loans on bonds and mortgages—first liens, with over one year's interest unpaid		\$11,473 18
Railroad bonds belonging to the company	Par value. \$60,000 00	47,800 00
20 shares Safe Deposit Co., belonging to the company	" 2 000 00	600 00
Amount loaned, secured by bond and stock collaterals	Market value. 38,800 00	27,156 00
Value of all other loans made by the company		74,865 95
Interest due and accrued on stocks, not included in market value		490 00
Cash in bank		13,819 21
Gross premium in process of collection, ...		11,534 95
Office furniture		2,388 12
Aggregate amount of assets reported by the company		\$190,127 41
III. LIABILITIES.		
Losses, adjusted and unpaid	\$5,305 68	
Amount required to re-insure all outstanding risks—fire, 40 per cent.; marine 100 per cent	21,546 10	
Gross liabilities, except capital stock		\$26,851 78
Surplus as regards policyholders		\$163,275 63
Amount of capital stock paid up		160,000 00
Surplus over paid up capital		\$3,275 63
IV. INCOME.		
Cash premiums received—fire risks	\$106,320 39	
Cash premiums received—marine, etc., risks	27,553 01	
		\$133,873 40
Interest received		15,516 06
Cash received for increased capital	\$60,000 00	
Aggregate income during year		\$149,389 46
V. EXPENDITURES.		
Paid for losses during year—fire	\$66,796 61	
Paid for losses during year—marine and inland	15,939 76	
		\$82,736 37
Cash dividends paid to stockholders		5,000 00
Amount paid for commissions and brokerage		14,064 32
Amount paid for salaries, fees and charges of officers and employees		11,810 00
Amount paid for taxes—National, State and local		1,822 45
Amount of all other expenditures		5,932 94
Aggregate expenditures during year		\$121,366 08

30—CONNECTICUT FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Hartford, Conn.; incorporated June, 1850; commenced business July, 1850.]

JOHN B. ELDREDGE, PRESIDENT.

M. BENNETT, JR., SECRETARY.

ISAAC A. HAWLEY, *Attorney for Illinois*, residing at Springfield.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$500,000 00
Amount of capital stock paid up in cash.....		500,000 00
II. ASSETS.		
	Par value.	
United States bonds belonging to the company.....	\$150,000 00	\$174,150 00
State bonds belonging to the company.....	30,000 00	30,300 00
Railroad bonds belonging to the company.....	110,000 00	110,800 00
City bonds belonging to the company.....	10,000 00	9,800 00
Railroad stocks belonging to the company.....	42,500 00	60,750 00
Bank stocks belonging to the company.....	115,100 00	168,730 00
Amount loaned—secured by bond and stock collaterals.....	market value 41,226 00	24,935 00
Cash in company's principal office.....	\$16,565 50	
Cash in bank.....	67,742 28	
		84,307 78
Gross premium in process of collection.....		46,500 00
Aggregate amount of assets reported by the company.....		\$710,272 78
III. LIABILITIES.		
Losses in process of adjustment, suspended or reported.....	\$50,525 00	
Amount required to re-insure all outstanding fire risks at 40 per cent.....	104,516 19	
Amount due and to become due for borrowed money.....	25,000 00	
Gross liabilities except capital stock.....		180,041 19
Surplus as regards policyholders.....		\$530,231 59
Amount of capital stock paid up.....		500,000 00
Surplus over paid up capital.....		\$30,231 59
IV. INCOME.		
Cash premiums received—fire risks.....		\$270,293 11
Interest received.....		49,578 76
Income from all other sources.....		25,000 00
Aggregate income during year.....		\$344,871 87
V. EXPENDITURES.		
Paid for losses during year—fire.....		\$145,499 93
Cash dividends paid to stockholders.....		30,000 00
Amount paid for commissions and brokerage.....		31,441 76
Amount paid for salaries, fees and charges of officers and employees.....		12,258 33
Amount paid for taxes—National, State and local.....		6,745 00
Amount of all other expenditures.....		5,373 38
Aggregate expenditures during year.....		\$231,318 40

31—CONTINENTAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated Nov., 1852; commenced business Jan., 1853.]

GEORGE T. HOPE, PRESIDENT.

CYRUS PECK, SECRETARY.

OSCAR W. BARRETT, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized	\$1,000,000 00
Amount of capital stock paid up in cash	1,000,000 00
II. ASSETS.	
Value of real estate owned by the company (less incumbrances thereon)	\$632,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued	452,300 00
Interest due \$2,691 50; accrued \$12,616 39 on bond and mortgage loans	15,307 89
Value of lands mortgaged, exclusive of perishable improvements	\$536,400 00
Value of buildings mortgaged (insured for \$432,621 00 as collateral)	806,350 00
Total value of said mortgaged premises	\$1,342,750 00
United States bonds belonging to the company	Par value. \$460,000 00
State bonds belonging to the company	50,000 00
All other bonds or stocks belonging to the company	21,000 00
Amount loaned—secured by bond and stock collaterals	Market value 58,902 50
Interest due and accrued on collateral loans	1,913 41
Cash in bank	389,766 29
Gross premium in process of collection	168,798 55
Re-insurance	42,642 66
Installment notes for premiums, on which expenses are paid	\$826,599 84
All other property or assets belonging to the company	3,433 33
Aggregate amount of assets reported by the company	\$2,326,894 63
III. LIABILITIES.	
Losses in process of adjustment, suspended or reported	\$409,770 58
Losses resisted by company, including all expenses unpaid thereon	13,000 00
Amount required to re-insure all outstanding fire risks (at 40 per cent.)	640,940 21
Amount of scrip unpaid authorized or ordered to be redeemed	33,496 00
Amount of cash dividends due, remaining unpaid	1,724 50
Interest due	14,570 02
Gross liabilities except capital stock	1,113,501 31
Surplus as regards policyholders	1,213,393 32
Amount of capital stock paid up	1,000,000 00
Surplus over paid up capital	\$213,393 32
IV. INCOME.	
Cash premiums received—fire risks	\$1,549,153 35
Interest received	83,624 18
Cash received from "calls" on capital	\$400,000 00
Rents	24,125 17
Income from all other sources	586 63
Aggregate income during year	\$1,657,489 33
V. EXPENDITURES.	
Paid for losses during year—fire	\$1,747,387 05
Cash dividends paid to stockholders	61,702 52
Amount of scrip redeemed in cash	13,217 00
Amount paid for commissions and brokerage	273,432 80
Amount paid for salaries, fees and charges of officers and employees	161,333 93
Amount paid for taxes National, State and local	43,933 27
Amount paid for advertising, printing, stationery, etc.	142,633 46
Aggregate expenditures during year	\$2,443,640 03

32—DETROIT FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Detroit, Mich.; incorporated Feb. 1, 1866; commenced business March 14, 1866.]

CALEB VAN HUSAN, PRESIDENT.

JAMES J. CLARK, SECRETARY.

ISAAC J. LEWIS, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$350,000 00
Amount of capital stock paid up in cash.....	150,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$146,850 00
Interest due and accrued on stocks—not included in market value.....	3,034 68
Value of lands mortgaged, exclusive of perishable improvements.....	\$243,750
Value of buildings mortgaged (insured for \$103,900 as collaterals).....	165,600
Total value of said mortgaged premises.....	\$409,350
United States bonds belonging to the company..... Par value,	\$55,000
Interest due and accrued on stocks—not included in market value.....	62,150 00
Cash in company's principal office.....	275 00
Cash in bank.....	1,011 23
	11,239 85
Bills receivable—not matured, taken for fire, etc., risks.....	12,251 08
Bills receivable—past due, taken for fire, etc., risks.....	15,527 00
Gross premium in process of collection.....	882 50
All other property or assets belonging to the company.....	17,483 84
	9,394 52
Aggregate amount of assets reported by the company.....	\$267,848 62

III. LIABILITIES.

Losses in process of adjustment, suspended or reported.....	\$10,943 20
Losses resisted by company, including all expenses unpaid thereon.....	2,000 00
Required to re-insure all outstanding risks (fire 40 pr. ct., marine 100 pr. ct.)..	66,417 14
Due and accrued for salaries, rents, advertising, etc.....	150 00
Amount of all other claims against the company.....	657 26
Gross liabilities except capital stock.....	80,167 60
Surplus as regards policyholders.....	\$187,681 02
Amount of capital stock paid up.....	150,000 00
Surplus over paid up capital.....	\$37,681 02

IV. INCOME.

Cash premiums received—fire risks.....	\$129,732 36
Cash premiums received—marine, etc., risks.....	69,095 19
Amount of premium notes received, marine and inland, \$16,409 50.....	\$198,827 55
Interest received.....	18,743 18
Income from all other sources.....	3,680 79
Aggregate income during year.....	\$221,251 52

V. EXPENDITURES.

Paid for losses during year—fire.....	\$145,403 26
Paid for losses during year—marine and inland.....	37,248 19
Amount paid for commissions and brokerage.....	\$182,651 45
Amount paid for salaries, fees and charges of officers and employees.....	20,625 32
Amount paid for taxes—National, State and local.....	13,814 76
Amount of all other expenditures, including contingent expenses.....	1,385 82
	11,218 38
Aggregate expenditures during year.....	\$229,605 73

33—EASTERN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Bangor, Me. ; incorporated February 12, 1869 ; commenced business April, 1869.]

J. S. WHEELWRIGHT, PRESIDENT,

WILLIAM P. ANDERSON, SECRETARY.

THOMAS W. BLANEY, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$1,000,000 00
Amount of capital stock paid up in cash.....	200,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$172,500 00
Railroad bonds belonging to the company.....par value.....	1,400 00
City bonds belonging to the company....." ".....	11,500 00
Amount loaned—secured by bond and stock collaterals market value.....	52,821 00
Value of all other loans made by the company.....	2,850 00
Interest due and accrued on stocks—not included in market value.....	345 00
Interest due and accrued on collateral loans.....	10,086 50
Cash in company's principal office.....	\$5,195 70
Cash in bank.....	27,747 73
Bills receivable—not matured, taken for fire, etc., risks.....	32,943 43
Gross premium in process of collection.....	75,019 74
Office furniture.....	38,578 77
Office furniture.....	712 55
All other property or assets belonging to the company.....	2,000 00
Aggregate amount of assets reported by the company.....	\$385,655 99
III. LIABILITIES,	
Losses—adjusted and unpaid.....	\$101,722 75
Losses in process of adjustment, suspended or reported.....	25,560 13
Losses resisted by company, including all expenses unpaid thereon.....	3,907 50
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	129,190 75
Amount due and to become due for borrowed money.....	3,378 00
Gross liabilities, except capital stock.....	263,759 13
Surplus as regards policyholders.....	\$121,896 86
Amount of capital stock paid up.....	\$200,000 00
Amount of net available assets.....	121,896 86
Impairment of capital.....	\$78,103 14
IV. INCOME.	
Cash premiums received—fire risks.....	\$135,729 72
Cash premiums received—marine, etc., risks.....	165,223 14
Interest received.....	\$300,957 86
Cash received from "calls" on capital.....	3,293 11
Cash received from assessments on premium notes.....	\$8,000 00
Amount of premium notes received—marine and inland.....	60,000 00
Amount of premium notes received—marine and inland.....	\$75,019 74
Aggregate income during year.....	\$364,250 97
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$203,885 02
Paid for losses during year—marine and inland.....	118,588 90
Amount paid for commissions and brokerage.....	\$322,473 92
Amount paid for salaries, fees, and charges of officers and employees.....	34,769 57
Amount paid for taxes—National, State and local.....	17,400 27
Amount paid for taxes—National, State and local.....	4,168 00
Aggregate expenditures during year.....	\$378,811 76

34—EXCHANGE FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated April, 1853; commenced business May, 1853.]

RICHARD C. COMBES, PRESIDENT.

GEORGE W. MONTGOMERY, SECRETARY.

LAWRENCE PROUDFOOT, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$200,010 00
Amount of capital stock paid up in cash.....	200,010 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued..	\$151,375 00
Interest due \$1,185 90, accrued \$1,766 04 on bond and mortgage loans.....	2,951 94
Value of lands mortgaged, exclusive of perishable improvements.....	\$226,000 00
Value of buildings mortgaged (insured for \$147,550 as collateral).....	200,000 00
Total value of said mortgaged premises.....	\$426,000 00
United States bonds belonging to the company.....	Par value, \$80,000 00
Amount loaned—secured by bond and stock collaterals.....	Market value, 31,857 50
Interest due and accrued on collateral loans.....	443 66
Cash in company's principal office.....	\$1,917 05
Cash in bank.....	14,282 38
Gross premium in process of collection.....	16,199 43
Salvage and claims on losses already paid.....	25,906 53
Rents accrued and due and unpaid.....	3,500 00
Re-insurance due from other companies on losses paid.....	270 83
	7,278 02
Aggregate amount of assets reported by the company.....	\$323,375 41
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$3,550 00
Losses in process of adjustment, suspended or reported.....	32,150 00
Losses resisted by company, including all expenses unpaid thereon.....	8,500 00
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	69,055 44
Amount of cash dividends due, remaining unpaid.....	104 70
Due and accrued for salaries, rents, advertising, etc.....	1,500 00
Gross liabilities except capital stock.....	114,860 14
Surplus as regards policyholders.....	\$208,515 27
Amount of capital stock paid up.....	200,010 00
Surplus over paid up capital.....	\$8,505 27
IV. INCOME.	
Cash premiums received—fire risks.....	\$205,228 47
Cash premiums received—marine, etc., risks.....	1,085 50
	\$206,313 97
Interest received.....	17,721 71
Income from all other sources.....	2,979 13
Aggregate income during year.....	\$227,014 81
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$136,209 23
Cash dividends paid to stockholders.....	10,000 50
Amount paid for commissions and brokerage.....	23,208 79
Amount paid for salaries, fees and charges of officers and employees.....	20,127 08
Amount paid for taxes—National, State and local.....	5,359 87
Amount of all other expenditures, including office rent.....	20,311 66
Aggregate expenditures during year.....	\$215,217 13

35—FAIRFIELD COUNTY FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at South Norwalk, Conn.; incorporated May 1, 1869; commenced business July, 1869.]

W. S. HANFORD, PRESIDENT.

H. R. TURNER, SECRETARY.

JEFFERSON FARMER, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized	\$200,000 00
Amount of capital stock paid up in cash	200,000 00
II. ASSETS.	
Value of real estate owned by the company, less incumbrances thereon	\$28,640 09
Loans on bonds and mortgages—first liens, with not over one year's interest accrued	151,395 00
Interest due, \$2,313 33; accrued, \$70 on bond and mortgage loans	2,383 33
County bonds belonging to the company	20,400 00
City bonds belonging to the company	3,000 00
Amount loaned, secured by bond and stock collaterals	29,133 82
Value of all other loans made by the company	9,500 00
Interest due and accrued on stocks, not included in market value	715 00
Interest due and accrued on collateral loans	1,536 52
Cash in company's principal office	\$1,551 57
Cash in bank	8,072 22
Gross premium in process of collection	9,623 79
Re-insurance and salvage on unpaid losses	34,421 59
All other property or assets belonging to the company	5,141 93
Aggregate amount of assets reported by the company	3,240 45
	\$299,131 52
III. LIABILITIES.	
Losses, adjusted and unpaid	\$33,846 50
Losses in process of adjustment, suspended or reported	35,395 00
Amount required to re-insure all outstanding fire risks, at 40 per cent.	58,741 62
Due and accrued for salaries, rents, advertising, etc.	250 00
Amount of all other claims against the company	5,805 38
Gross liabilities, except capital stock	134,038 50
Surplus as regards policyholders	\$165,093 02
Amount of capital stock paid up	\$200,000 00
Amount of net available assets	165,093 02
Impairment of capital	34,906 98
IV. INCOME.	
Cash premiums received—fire risks	\$148,273 69
Interest received	13,828 45
Rents	437 50
Income from all other sources	1,894 80
Aggregate income during year	\$164,434 44
V. EXPENDITURES.	
Paid for losses during year—fire	\$78,027 31
Cash dividends paid to stockholders	18,000 00
Amount paid for commissions and brokerage	24,509 56
Amount paid for salaries, fees and charges of officers and employees	5,547 69
Amount paid for taxes—National, State and local	1,091 37
Amount paid for advertising, printing, stationery, etc.	11,061 71
Aggregate expenditures during year	\$138,237 64

36—FANEUIL HALL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Boston, Mass.; incorporated February, 1872; commenced business March 12, 1872.]

AARON H. BEAN, PRESIDENT.

JOSEPH W. KINSLEY, SECRETARY.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$200,000 00
Amount of capital stock paid up in cash.....	200,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$58,650 00
Interest accrued, \$1,988 24 on bond and mortgage loans.....	1,988 24
	Par value.
Railroad bonds belonging to the company.....	\$30,000 00
Bank stock belonging to the company.....	70,400 00
Interest due and accrued on stocks—not included in market value.....	1,148 22
Cash in company's principal office.....	\$530 00
Cash in bank.....	14,899 51
	15,429 51
Gross premium in process of collection.....	8,135 47
Aggregate amount of assets reported by the company.....	\$204,043 69

III. LIABILITIES.

Amount required to re-insure all outstanding fire risks at 40 per cent.....	\$9,367 41
Amount of all other claims against the company.....	813 53
Gross liabilities except capital stock.....	10,180 96
Surplus as regards policyholders.....	\$193,862 73
Amount of capital stock paid up.....	\$200,000 00
Amount of net available assets.....	193,862 73
Impairment of capital.....	\$6,137 27

IV. INCOME.

Cash premiums received—fire risks.....	\$31,475 84
Interest received.....	12,665 98
Cash received from "calls" on capital.....	\$133,425 00
Aggregate income during year.....	\$44,141 82

V. EXPENDITURES.

Paid for losses during year—fire.....	\$158,172 47
Amount paid for commissions and brokerage.....	3,504 71
Amount paid for salaries, fees and charges of officers and employees.....	15,567 24
Amount paid for taxes—National, State and local.....	3,976 19
Aggregate expenditures during year.....	\$181,220 61

37—FARMERS', MERCHANTS' AND MANUFACTURERS' INSURANCE CO.

YEAR ENDING DECEMBER 31, 1872.

[Located at Hamilton, Ohio; incorporated June, 1867; commenced business March, 1868.]

ELIAS KUMLER, PRESIDENT.

T. B. LANDIS, SECRETARY.

C. C. RROWN, *Attorney for Illinois*, residing at Springfield.

I. CAPITAL.	
Amount of capital stock paid up in cash.....	\$100,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$101,460 00
County bonds belonging to the company.....	Par value \$10,623 00
City bonds belonging to the company.....	10,849 42 6,000 00
Cash in company's principal office.....	\$1,565 05
Cash in bank.....	6,023 08
Bills receivable—not matured, taken for fire, etc., risks.....	7,588 13
Bills receivable—past due, taken for fire, etc., risks.....	18,422 66
Gross premium in process of collection.....	4,525 01
Office furniture.....	21,279 45
Re-insurance on unpaid losses.....	585 75
All other property or assets belonging to the company.....	2,000 00
Aggregate amount of assets reported by the company.....	2,290 80
	\$175,081 22
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$4,475 00
Losses in process of adjustment, suspended or reported.....	8,700 00
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	67,194 16
Gross liabilities except capital stock.....	80,369 16
Surplus as regards policyholders.....	\$94,712 06
Amount of capital stock paid up.....	\$100,000 00
Amount of net available assets.....	94,712 06
Impairment of capital.....	\$5,287 94
IV. INCOME.	
Cash premiums received—fire risks.....	\$102,622 09
Cash premiums received—marine, etc., risks.....	26,923 06
Interest received.....	\$129,545 15
Aggregate income during year.....	6,770 80
	\$136,315 95
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$39,852 92
Paid for losses during year—marine and inland.....	3,164 06
Cash dividends paid to stockholders.....	\$43,016 98
Amount paid for commissions and brokerage.....	9,495 50
Amount paid for salaries, fees and charges of officers and employees.....	41,679 89
Amount paid for taxes—National, State and local.....	3,878 63
Amount of all other expenditures.....	420 85
Aggregate expenditures during year.....	4,123 02
	\$102,614 87

38—FARMERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at York, Pa.; incorporated April 6, 1853; commenced business May 16, 1853.]

HENRY KRABER, PRESIDENT.

DAVID STRICKLER, SECRETARY.

M. C. WRIGHT & CO., Attorneys for Illinois, residing at Chicago.

I. ASSETS.

Value of real estate owned by the company, (less incumbrances thereon).....		\$20,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		31,353 37
Interest accrued \$390 64 on bond and mortgage loans.....		390 64
Value of lands mortgaged, exclusive of perishable improvements.....	\$88,700 00	
Value of buildings mortgaged (insured for \$59,000 as collateral).....	99,000 00	
Total value of said mortgaged premises.....	\$187,700 00	
United States bonds belonging to the company.....	par value \$24,000 00	27,193 75
Railroad bonds belonging to the company.....	21,000 00	19,402 50
Amount loaned—secured by bond and stock collaterals.....		49,661 84
Interest due and accrued on collateral loans.....		216 23
Cash in bank.....		16,476 23
Bills receivable.....		14,661 17
Gross premiums in process of collection.....		649 48
Deposit notes based on actual insurances and subject to assessments.....	\$619,390 17	
Re-insurance on unpaid losses.....		133 62
All other property or assets belonging to the company.....		28 75
Aggregate amount of assets reported by the company.....		\$180,169 58

II. LIABILITIES.

Losses—adjusted and unpaid.....	\$14,336 24	
Losses in process of adjustment, suspended or reported.....	8,214 88	
Losses resisted by company, including all expenses unpaid thereon.....	15,000 00	
Amount required to re-insure all outstanding fire risks at 40 per cent.....	158,250 95	
Amount reclaimable on perpetual fire insurance policies.....	3,163 26	
Amount of all other claims against the company.....	895 82	
Gross liabilities.....		199,861 15
Liabilities over admitted assets.....		\$19,691 57

III. INCOME.

Cash premiums received—fire risks.....		\$203,451 63
Interest received.....		9,876 98
Rents.....		170 00
Deposit premiums received for perpetual fire risks.....	\$356 25	
Income from all other sources.....		1,162 48
Aggregate income during year.....		\$214,661 09

IV. EXPENDITURES.

Paid for losses during year—fire.....		\$144,325 06
Amount paid for commissions and brokerage.....		39,880 62
Amount paid for salaries, fees and charges of officers and employees.....		8,767 39
Amount paid for taxes—National, State and local.....		2,662 62
Amount of deposit premiums returned during the year or perpetual fire risks.....	\$229 50	
Amount of all other expenditures.....		8,293 35
Aggregate expenditures during year.....		\$203,859 04

39—FARRAGUT FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated Jan. 29, 1872; commenced business Jan. 30, 1872.]

JOHN M. FURMAN, PRESIDENT.

JOHN E. LEFFINGWELL, SECRETARY.

FRANCIS P. FISHER, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$200,000 00
Amount of capital stock paid up in cash.....	200,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	33,700 00
Interest accrued \$589 75 on bond and mortgage loans	589 75
Value of lands mortgaged, exclusive of perishable improvements.....	\$29,000 00
Value of buildings mortgaged (insured for \$40,000 as collateral).....	40,000 00
Total value of said mortgaged premises.....	\$60,000 00
United States bonds belonging to the company..... par value, \$75,000 00	85,125 00
Amount loaned—secured by bond and stock collaterals..... market value, 148,490 00	115,150 00
Interest due and accrued on collateral loans	2,004 62
Cash in company's principal office	\$1,055 86
Cash in bank.....	8,696 61
Gross premium in process of collection.....	9,752 47
Office furniture, etc.....	7,846 96
Salvage on unpaid losses.....	4,000 00
	2,136 66
Aggregate amount of assets reported by the company.....	\$260,305 46
III. LIABILITIES:	
Losses in process of adjustment, suspended or reported.....	\$20,603 77
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	37,343 84
Due and accrued for salaries, rents, advertising, etc.....	2,000 00
Amount of all other claims against the company.....	696 97
Gross liabilities except capital stock.....	60,644 58
Surplus as regards policyholders.....	\$199,666 88
Amount of capital stock paid up.....	\$200,000 00
Amount of net available assets.....	199,660 88
Impairment of capital	\$339 12
IV. INCOME.	
Cash premiums received—fire risks.....	\$108,223 37
Interest received.....	10,883 53
Aggregate income during year.....	\$119,106 90
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$23,558 79
Cash dividends paid to stockholders.....	7,000 00
Amount paid for commissions and brokerage.....	11,029 68
Amount paid for salaries, fees and charges of officers and employees.....	31,701 14
Amount paid for taxes—National, State and local.....	807 68
Aggregate expenditures during year.....	\$74,097 25

40—FIREMEN'S FUND INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated May 1, 1858; commenced business May 1, 1858.]

JAMES D. SPARKMAN, PRESIDENT.

W. R. WADSWORTH, SECRETARY.

JAMES R. MILLER, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$150,000 00
Amount of capital stock paid up in cash.....	150,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$21,500 00
Interest accrued, \$251 50 on bond and mortgage loans.....	251 50
Value of lands mortgaged, exclusive of perishable improvements.....	\$25,000 00
Value of buildings mortgaged (insured for \$22,500 as collateral).....	20,000 00
Total value of said mortgaged premises.....	\$45,000 00
United States bonds belonging to the company.....Par value, \$125,000 00	141,250 00
Amount loaned, secured by bond and stock collaterals.....Market value, \$760 00	650 00
Interest due and accrued on collateral loans.....	95 72
Cash in company's principal office.....	\$4,362 55
Cash in bank.....	2,631 01
Gross premium in process of collection.....	6,993 56
Salvage and claims on losses already paid.....	11,254 66
Office furniture, etc.....	1,950 00
Office furniture, etc.....	3,000 00
Aggregate amount of assets reported by the company.....	\$186,945 44
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$5,176 00
Losses in process of adjustment, suspended or reported.....	8,250 00
Losses resisted by company, including all expenses unpaid thereon.....	3,794 00
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	31,160 87
Due and accrued for salaries, rents, advertising, etc.....	666 67
Gross liabilities except capital stock.....	49,047 54
Surplus as regards policyholders.....	\$137,897 90
Amount of capital stock paid up.....	\$150,000 00
Amount of net available assets.....	137,897 90
Impairment of capital.....	\$12,102 10
IV. INCOME.	
Cash premiums received—fire risks.....	\$78,070 91
Interest received.....	10,288 95
Income from all other sources.....	45 57
Aggregate income during year.....	\$88,405 43
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$36,434 91
Amount paid for commissions and brokerage.....	11,536 12
Amount paid for salaries, fees and charges of officers and employees.....	10,012 31
Amount paid for taxes—National, State and local.....	2,601 31
Amount of all other expenditures.....	9,626 62
Aggregate expenditures during year.....	\$70,211 27

41—FIREMAN'S FUND INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at San Francisco, Cal.; incorporated May 13, 1863; commenced business June 18, 1863.]

DAVID J. STAPLES, PRESIDENT.

GEO. D. DORWIN, SECRETARY.

WM. E. ROLLO, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$300,000 00
Amount of capital stock paid up in cash.....	300,000 00
II. ASSETS.	
Value of real estate owned by the company, (less incumbrances thereon).....	\$165,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	146,761 10
Interest on bond and mortgage loans.....	874 69
Value of lands mortgaged, exclusive of perishable improvements.....	\$273,650 00
Value of buildings mortgaged (insured for \$59,000 00 as collateral).....	98,400 00
Total value of said mortgaged premises.....	\$372,050 00
United States bonds belonging to the company,..... par value.....	\$110,000 00
State bonds, belonging to the company.....	39,900 00
Amount loaned—secured by bond and stock collaterals, market value.....	15,500 00
Interest due and accrued on stocks—not included in market value.....	3,300 00
Cash in company's principal office.....	\$15,616 04
Cash in bank.....	25,874 32
Bills receivable—not matured, taken for fire, etc., risks.....	41,490 36
Gross premium in process of collection.....	10,000 95
Salvage and claims on losses already paid.....	22,513 43
Personal accounts.....	497 89
Furniture.....	76,802 97
Re-insurance on unpaid losses.....	4,227 98
All other property or assets belonging to the company.....	17,579 36
Aggregate amount of assets reported by the company.....	1,138 65
Aggregate amount of assets reported by the company.....	\$636,800 84
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$11,490 50
Losses in process of adjustment, suspended or reported.....	54,000 00
Losses resisted by company, including all expenses unpaid thereon.....	4,500 00
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	156,093 04
Amount of cash dividends due, remaining unpaid.....	225 50
Amount due and to become due for borrowed money.....	78,750 00
Amount of all other claims against the company.....	1,599 35
Gross liabilities, except capital stock.....	\$306,658 39
Surplus as regards policyholders.....	\$330,142 45
Amount of capital stock paid up.....	300,000 00
Surplus over paid up capital.....	\$30,142 45
IV. INCOME.	
Cash premiums received—fire risks.....	\$410,949 90
Cash premiums received—marine, etc., risks.....	65,718 30
Amount of premium notes received—marine and inland.....	\$10,000 95
Interest received.....	33,095 85
Received for rents.....	15,844 09
Income from all other sources.....	609 73
Aggregate income during year.....	\$526,217 87
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$465,723 54
Paid for losses during year—marine and inland.....	33,468 16
Amount paid for commissions and brokerage.....	\$499,191 70
Amount paid for salaries, fees, and charges of officers and employees.....	68,362 45
Amount paid for taxes—National, State and local.....	34,047 40
Amount paid for office expenses.....	6,737 31
Amount paid for office expenses.....	62,091 03
Aggregate expenditures during year.....	\$670,429 89

42—FIREMEN'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Dayton, Ohio; incorporated April, 1856: commenced business same year.]

S. CRAIGHEAD, PRESIDENT.

J. S. MILES, SECRETARY.

JAMES B. FLOYD, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$250,000 00
Amount of capital stock paid up in cash.....	250,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$115,105 38
Loans on bonds and mortgages—first liens—with over one year's interest unpaid.....	1,674 80
Interest due \$156 31; accrued \$6,775 59 on bond and mortgage loans.....	6,931 91
Par value.	
United States bonds belonging to the company.....	\$88,600 00
County bonds belonging to the company.....	2,000 00
City bonds belonging to the company.....	30,500 00
Bank stock belonging to the company.....	12,290 00
Interest due and accrued on stocks—not included in market value.....	708 25
Cash in company's principal office.....	\$991 96
Cash in bank.....	27,548 15
	28,540 11
Bills receivable—not matured, taken for fire, etc., risks.....	3,551 91
Gross premium in process of collection.....	13,281 91
Bills receivable other than those taken for premiums.....	3,090 11
All other property or assets belonging to the company.....	5,339 68

Aggregate amount of assets reported by the company.....\$329,485 93

III. LIABILITIES.

Losses in process of adjustment, suspended or reported.....	\$9,555 51
Amount required to re-insure all outstanding fire risks (at 40 per cent.)....	44,156 44
Amount of cash dividends due, remaining unpaid.....	77 60
Amount of all other claims against the company.....	4,193 86
Gross liabilities except capital stock.....	\$57,963 41
Surplus as regards policyholders.....	\$271,522 52
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital.....	\$21,522 52

IV. INCOME.

Cash premiums received—fire risks.....	\$93,985 91
Amount of premium notes received—fire.....	\$16,833 82
Interest received.....	15,053 51
Aggregate income during year.....	\$109,039 42

V. EXPENDITURES.

Paid for losses during year—fire.....	\$25,958 16
Cash dividends paid to stockholders.....	15,047 40
Amount paid for commissions and brokerage.....	7,993 43
Amount paid for salaries, fees and charges of officers and employees.....	7,627 15
Amount paid for taxes—National, State and local.....	2,698 07
Premiums on United States bonds.....	9,041 07
Amount paid for advertising, printing, stationery, etc.....	9,342 54
Aggregate expenditures during year.....	\$77,707 82

43—FIRE ASSOCIATION OF PHILADELPHIA INSURANCE CO.

YEAR ENDING DECEMBER 31, 1872.

[Located at Philadelphia, Pa. ; incorporated March 27, 1820 ; commenced business March 27, 1820.]

WM. Y. BUTLER, PRESIDENT.

JACOB H. LEX, SECRETARY.

WM. H. CUNNINGHAM, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized	\$500,000 00
Amount of capital stock paid up in cash.....	500,000 00
II. ASSETS.	
Value of real estate owned by the company, (less incumbrances thereon).....	\$60,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.	1,679,969 67
Interest due and accrued on bond and mortgage loans.....	1,826 05
Value of lands mortgaged, exclusive of perishable improvements.....	\$1,500,000 00
Value of buildings mortgaged (insured for \$1,337,750 00 as collateral)....	2,872,650 00
Total value of said mortgaged premises	\$4,372,650 00
Par value.	
United States bonds belonging to the company	\$80,000 00
State bonds belonging to the company.....	25,000 00
City bonds belonging to the company.....	135,000 00
All other bonds or stocks belonging to the company	19,050 00
Cash in bank.....	35,227 29
Gross premium in process of collection	27,521 53
Aggregate amount of assets reported by the company.....	\$2,104,313 54
III. LIABILITIES.	
Losses in process of adjustment, suspended or reported.....	\$8,635 46
Amount required to re-insure all outstanding fire risks (at 40 per cent.)....	42,839 33
Amount reclaimable on perpetual fire insurance policies.....	1,369,893 89
Gross liabilities except capital stock.....	1,421,368 68
Surplus as regards policyholders.....	\$682,944 86
Amount of capital stock paid up.....	500,000 00
Surplus over paid up capital.....	\$182,944 86
IV. INCOME.	
Cash premiums received—fire risks.....	\$105,085 42
Interest received	116,360 29
Deposit premiums received for perpetual fire risks.....	\$140,668 73
Rents.....	757 00
Received for city warrants.....	4,977 00
Received for state tax on mortgages.....	4,632 65
Aggregate income during year.....	\$231,812 36
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$81,558 69
Cash dividends paid to stockholders.....	80,000 00
Amount paid for commissions and brokerage	6,690 24
Amount paid for salaries, fees and charges of officers and employees.....	25,869 93
Amount paid for taxes—National, State and local	8,597 26
Amount of deposit premium returned during the year on perpetual fire risks.....	\$20,127 33
Aggregate expenditures during year.....	\$202,716 12

44—FRANKLIN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Indianapolis, Indiana; incorporated Feb. 13, 1851; commenced business, Oct. 21, 1871.]

JOHN C. SHOEMAKER, PRESIDENT.

JOHN A. CHILD, SECRETARY.

A. C. GREENEBAUM, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$500,000 00
Amount of capital stock paid up in cash.....		202,320 00
Amount of unpaid subscribed capital.....		47,680 00
II. ASSETS.		
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		\$17,990 00
Interest due.....		253 06
	Par value.	
Value of lands mortgaged, exclusive of perishable improvements.....	\$49,500 00	
City bonds belonging to the company.....	11,500 00	11,500 00
Indianapolis Cotton Manufacturing Company's bonds belonging to company.....	10,000 00	10,000 00
Amount loaned—secured by bond and stock collaterals.....	Market value 54,625 00	48,800 00
Value of all other loans made by the company.....		99,098 58
Interest due and accrued on stocks—not included in market value.....		503 19
Cash in company's principal office.....	\$912 66	
Cash in bank.....	14,021 38	14,934 04
Gross premium in process of collection.....		4,195 36
Re-insurance on losses adjusted and unpaid.....		1,500 00
Furniture, safe and fixtures.....		1,451 28
Aggregate amount of assets reported by the company.....		\$210,225 51
III. LIABILITIES.		
Losses in process of adjustment, suspended or reported.....	\$3,000 00	
Amount required to re-insure all outstanding fire risks at 40 per cent.....	9,212 51	
Amount of all other claims against the company.....	1,178 57	13,391 08
Gross liabilities, except capital stock.....		
Surplus as regards policyholders.....		\$196,834 43
Amount of capital stock paid up.....	\$202,320 00	
Amount of net available assets.....	196,834 43	
Impairment of capital.....	\$5,485 57	
IV. INCOME.		
Cash premiums received—fire risks.....		\$23,748 35
Interest received.....		3,893 05
Commissions received from other companies on premiums written for them during year.....		1,808 1
Aggregate income during year.....		\$29,449 79
V. EXPENDITURES.		
Paid for losses during year—fire.....		\$10,682 44
Amount paid for commissions and brokerage.....		1,882 70
Amount paid for salaries, fees and charges of offices and employees.....		6,285 55
Amount paid for taxes—National, State and local.....		182 00
Amount paid for rent of office, books, stationery, printing, etc.....		7,866 93
Aggregate expenditures during year.....		\$26,899 62

45—FRANKLIN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Wheeling, W. Va.; incorporated December, 1862; commenced business January, 1863.]

GEO. MENDEL, VICE-PRESIDENT.

C. M. COEN, SECRETARY.

SILAS M. MOORE, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized	\$500,000 00
Amount of capital stock paid up in cash	200,000 00

II. ASSETS.

Value of real estate owned by the company, less incumbrances thereon	\$20,000 00
Loans on bonds and mortgages—first liens, with not over one year's interest accrued	60,000 00
Interest accrued, \$1,179 20 on bond and mortgage loans	1,179 20
Value of lands mortgaged, exclusive of perishable improvements	\$46,800 00
Value of buildings mortgaged	75,314 00
Total value of said mortgaged premises	\$122,114 00
United States bonds belonging to the company	Par value. \$100,000 00
City bonds belonging to the company	5,000 00
Bank stock belonging to the company	6,300 00
All other bonds or stocks belonging to the company	1,000 00
Value of all other loans made by the company (loans on call secured)	22,563 96
Interest due and accrued on stocks, not included in market value	1,324 00
Cash in company's principal office	\$2,630 31
Cash in bank	36,470 05
Bills receivable, not matured, taken for fire, etc., risks	39,100 36
Gross premium in process of collection	25,229 04
Salvage and claims on losses already paid	21,584 36
Salvage on unpaid losses	2,475 00
Salvage on unpaid losses	2,975 00
Aggregate amount of assets reported by the company	\$326,030 92

III. LIABILITIES.

Losses, adjusted and unpaid	\$20,399 90
Losses in process of adjustment suspended or reported	4,400 00
Losses resisted by company, including all expenses unpaid thereon	10,500 00
Amount required to re-insure all outstanding risks—fire, 40 per cent.; marine, 100 per cent	72,598 59
Amount of cash dividends due, remaining unpaid	240 00
Due and accrued for salaries, rents, advertising, etc	930 90
Amount of all other claims against the company	228 47
Gross liabilities, except capital stock	109,297 86
Surplus as regards policyholders	\$216,733 06
Amount of capital stock paid up	200,000 00
Surplus over paid up capital	\$16,733 06

IV. INCOME.

Cash premiums received—fire risks	\$166,307 22
Cash premiums received—marine, etc., risks	27,386 82
Amount of premium notes received—marine and inland, \$25,229 04	\$193,694 04
Interest received	10,822 84
Income from all other sources	450 00
Aggregate income during year	\$204,966 88

V. EXPENDITURES.

Paid for losses during year—fire	\$57,400 01
Paid for losses during year—marine and inland	14,804 76
Cash dividends paid to stockholders	\$72,204 77
Amount paid for commissions and brokerage	10,060 00
Amount paid for salaries, fees and charges of officers and employees	25,689 44
Amount paid for taxes—National, State and local	6,600 00
Amount paid for taxes—National, State and local	3,998 65
Amount of all other expenditures	7,513 47
Aggregate expenditures during year	\$126,066 33

46—FRANKLIN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Philadelphia, Pa.; incorporated April 22, 1829; commenced business June, 1829.]

ALFRED G. BAKER, PRESIDENT.

THEODORE M. REGER, SECRETARY.

JOHN A. HUGHES, *Attorney for Illinois*, residing at Springfield.

I. CAPITAL.	
Whole amount of joint stock capital authorized	\$400,000 00
Amount of capital stock paid up in cash	400,000 00
II. ASSETS.	
Value of real estate owned by the company—less incumbrances thereon	\$65,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued	2,589,684 28
Loans on bonds and mortgages—first liens—with over one year's interest unpaid	41,895 53
Interest due \$943 13, on bond and mortgage loans	943 13
Value of buildings mortgaged (insured for \$2,511,996 88 as collateral)	\$5,811,276 67
Par value.	
United States bonds belonging to the company	\$45,000
State bonds belonging to the company	15,000
City bonds belonging to the company	5,000
Mississippi State warrants belonging to the company	15,000
Bank stock belonging to the company	25,000
Franklin Fire Insurance stock belonging to the company	9,150
All other bonds or stocks belonging to the company	13,100
Amount loaned—secured by bond and stock collaterals	Market value, 51,126
Value of all other loans made by the company—U. S. bonds and stocks as collateral	110,000 00
Interest due and accrued on stocks, not included in market value	1,030 00
Interest due and accrued on collateral loans	594 83
Cash in company's principal office	\$1,284 17
Cash in bank	149,824 25
Gross premium in process of collection and in hands of agents	151,108 42
Re-insurance deposit premiums	221,792 72
Aggregate amount of assets reported by the company	2,869 00
	\$3,363,671 16
III. LIABILITIES.	
Losses, adjusted and unpaid	\$125,821 30
Losses in process of adjustment, suspended or reported	233,100 00
Losses resisted by company, including all expenses unpaid thereon	6,500 00
Amount required to re-insure all outstanding fire risks, at 40 per cent.	698,504 94
Amount reclaimable on perpetual fire insurance policies	1,290,499 34
Amount of cash dividends due, remaining unpaid	120 00
Amount due and to become due for borrowed money	96,879 00
Return premiums	12,939 75
Gross liabilities except capital stock	2,464,364 33
Surplus as regards policyholders	\$899,306 83
Amount of capital stock paid up	400,000 00
Surplus over paid up capital	\$499,306 83
IV. INCOME.	
Cash premiums received—fire risks	\$1,546,436 91
Interest received	202,468 87
Deposit premiums received for perpetual fire risk	\$156,011 84
Income from all other sources	3,036 00
Aggregate income during year	\$1,751,941 78
V. EXPENDITURES.	
Paid for losses during year—fire	\$1,051,721 60
Cash dividends paid to stockholders	130,576 00
Amount paid for commissions and brokerage	202,694 78
Amount paid for salaries, fees and charges of officers and employees	184,395 28
Amount paid for taxes—National, State and local	41,503 69
Amount of deposit premium returned during the year on perpetual fire risks	\$38,945 41
Amount paid for advertising, printing, stationery, etc.	68,867 34
Aggregate expenditures during year	\$1,679,758 69

47—GERMANIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated March, 1859; commenced business March, 1859.]

RUD GARRIGUE, PRESIDENT.

HUGO SCHUMANN, SECRETARY.

GEORGE D. GOULD, *Attorney for Illinois*, residing at Moline.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$500,000 00
Amount of capital stock paid up in cash.....		500,000 00
II. ASSETS.		
Value of real estate owned by the company, (less incumbrances thereon).....		\$49,365 95
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		494,900 00
Interest accrued \$9,035 95 on bond and mortgage loans.....		9,955 95
Value of lands mortgaged, exclusive of perishable improvements.....	\$545,000 00	
Value of buildings mortgaged.....	664,200 00	
Total value of said mortgaged premises.....	\$1,209 200 00	
	Par value.	
U. S. Bonds belonging to the company.....	\$400,000 00	451,500 00
State bonds belonging to the company.....	20,000 00	16,000 00
Bank stock belonging to the company.....	5,000 00	7,500 00
All other bonds or stocks belonging to the company.....	2,000 00	100 00
Amount loaned—secured by bond and stock collaterals.....	market value 16,305 00	12,250 00
Interest due and accrued on collateral loans.....		5 30
Cash in company's principal office.....	\$27,767 60	
Cash in bank.....	139,365 94	
		167,133 54
Bills receivable—not matured, taken for fire, etc., risks.....		2,056 52
Bills receivable—past due, taken for fire, etc., risks.....		2,296 59
Gross premium in process of collection.....		86,721 63
Salvage and claims on losses already paid.....		3,000 00
Rents accrued and due and unpaid.....		800 00
Furniture and fixtures.....		10,691 98
Re-insurance and salvage on unpaid losses.....		3,264 85
Aggregate amount of assets reported by the company.....		\$1,316,642 31
III. LIABILITIES.		
Losses—adjusted and unpaid.....	\$118,980 91	
Losses in process of adjustment, suspended or reported.....	151,964 29	
Losses resisted by company, including all expenses unpaid thereon.....	11,761 27	
Required to re-insure all outstanding risks (fire 40 pr. ct., marine 100 p. ct.).....	359,525 29	
Amount of all other claims against the company.....	10,276 21	
Gross liabilities except capital stock.....		653,507 97
Surplus as regards policyholders.....		\$664,134 34
Amount of capital stock paid up.....		500,000 00
Surplus over paid up capital.....		\$164,134 34
IV. INCOME.		
Cash premiums received—fire risks.....	\$837,267 39	
Cash premiums received—marine, etc., risks.....	1,151 59	
		\$838,418 98
Interest received.....		64,380 57
Cash received from "calls" on capital.....	\$250,000 00	
Received from rents.....		18,595 36
Aggregate income during year.....		\$921,394 91
V. EXPENDITURES.		
Paid for losses during year—fire.....	\$543,061 14	
Paid for losses during year—marine and inland.....	3,638 62	
		\$546 699 76
Cash dividends paid to stockholders.....		50,000 00
Amount paid for commissions and brokerage.....		123,212 04
Amount paid for salaries, fees and charges of officers and employecs.....		53,454 91
Amount paid for taxes—National, State and local.....		19,017 52
Amount paid for advertising, printing, stationery, etc.....		118,941 60
Aggregate expenditures during year.....		\$911,325 83

48—GERMAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Erie, Pa.; incorporated Feb. 27, 1867; commenced business Feb. 28, 1868.]

M. SCHLANDECKER, PRESIDENT.

JOS. EICHENLAUB, JR., SECRETARY.

HENRY A. BROWN, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	200,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$157,939 75
Interest due \$9,529 18 on bond and mortgage loans.....	9,529 18
Value of lands mortgaged, exclusive of perishable improvements.....	\$388,700 00
Value of buildings mortgaged.....	98,300 00
Total value of said mortgaged premises.....	\$487,000 00
City bonds belonging to the company.....Par value.....	\$22,000 00
Amount loaned—secured by bond and stock collaterals.....Market value.....	22,050 00
Value of all other loans made by the company.....	3,280 00
Interest due and accrued on stocks—not included in market value.....	720 00
Interest due and accrued on collateral loans.....	1,014 00
Cash in company's principal office.....	\$529 13
Cash in bank.....	103,000 00
Bills receivable—not matured, taken for fire, etc., risks.....	24 50
Bills receivable—bankable paper.....	2,189 21
Gross premium in process of collection.....	36,670 40
Office furniture and fixtures.....	2,500 00
Re-insurance on adjusted and unadjusted unpaid losses.....	4,000 00
Aggregate amount of assets reported by the company.....	\$357,896 17
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$33,750 00
Losses in process of adjustment, suspended or reported.....	15,339 72
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	81,889 76
Amount of all other claims against the company.....	5,500 30
Gross liabilities except capital stock.....	136,479 48
Surplus as regards policyholders.....	\$221,416 69
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$21,416 69
IV. INCOME.	
Cash premiums received—fire risks.....	\$273,678 25
Interest received.....	5,895 84
Income from all other sources.....	1,210 00
Aggregate income during year.....	\$280,784 09
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$76,743 80
Cash dividends paid to stockholders.....	20,071 02
Amount paid for commissions and brokerage.....	47,258 78
Amount paid for salaries, fees and charges of officers and employees.....	3,168 13
Amount paid for taxes—National, State and local.....	5,490 56
Amount paid for printing, postage, telegraphing, express, etc.....	11,238 81
Aggregate expenditures during year.....	\$163,971 10

49—GERMAN-AMERICAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated March, 1872; commenced business March 7, 1872.]

WILLIAM F. HEINS, PRESIDENT.

JOHN W. MURRAY, SECRETARY.

S. M. MOORE, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.			
Whole amount of joint stock capital authorized.....			\$1,000,000 00
Amount of capital stock paid up in cash.....			1,000,000 00
II. ASSETS.			
United States bonds belonging to the company.....	par value.	\$850,000 00	\$973,400 00
Amount loaned—secured by bond and stock collaterals....	market value.	274,552 50	243,850 00
Cash in company's principal office.....		\$2,085 10	
Cash in bank.....		38,757 25	
Gross premium in process of collection.....			40,842 35
Furniture and fixtures.....			110,998 12
			10,000 00
Aggregate amount of assets reported by the company.....			\$1,379,090 47
III. LIABILITIES.			
Losses, adjusted and unpaid.....		\$59,336 87	
Amount required to re-insure all outstanding fire risks (40 per cent.).....		226,363 86	
Gross liabilities except capital stock.....			285,700 73
Surplus as regards policyholders.....			\$1,093,389 74
Amount of capital stock paid up.....			1,000,000 00
Surplus over paid up capital.....			\$93,389 74
IV. INCOME.			
Cash premiums received—fire risks.....			\$520,348 42
Interest received.....			65,786 60
Aggregate income during year.....			\$586,135 02
V. EXPENDITURES.			
Paid for losses during year—fire.....			\$173,764 17
Amount paid for commissions and brokerage.....			83,205 23
Amount paid for salaries, fees and charges of officers and employees.....			31,514 58
Amount paid for taxes—National, State and local.....			7,617 28
Amount paid for advertising, printing, stationery, etc.....			46,335 17
Aggregate expenditures during year.....			\$342,436 43

50—GIRARD FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872,

[Located at Philadelphia, Pa.; incorporated March, 1853; commenced business May, 1853.]

THOMAS CRAVENS, PRESIDENT.

JAS. B. ALVORD, SECRETARY.

WILLIAM E. ROLLO, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$300,000 00
Amount of capital stock paid up in cash.....	300,000 00

II. ASSETS.

Value of real estate owned by the company, (less incumbrances thereon).....	\$183,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	121,900 00
Loans on bonds and mortgages—first liens—with over one year's interest unpaid.....	2,950 00
Interest due \$494; accrued \$1,781 83 on bond and mortgage loans.....	2,275 83
Value of lands mortgaged, exclusive of perishable improvements.....	\$89,500 00
Value of buildings mortgaged (insured for \$90,850 as collateral.....	240,500 00
Total value of said mortgaged premises.....	\$330,000 00
Par value.....	\$72,000 00
United States bonds belonging to the company.....	81,094 00
State bonds belonging to the company.....	3,090 00
Railroad bonds belonging to the company.....	61,190 00
City bonds belonging to the company.....	7,764 00
Railroad stock belonging to the company.....	23,600 00
All other bonds or stocks belonging to the company.....	38,603 95
Amount loaned—secured by bond and stock collaterals..... market value	14,920 00
Value of all other loans made by the company.....	1,521 00
Interest due and accrued on collateral loans.....	272 12
Cash in company's principal office.....	\$894 20
Cash in bank.....	49,180 56
Gross premium in process of collection.....	50,074 76
Rents accrued and due and unpaid.....	54,329 72
Salvage on unpaid losses.....	558 58
Furniture and fixtures.....	2,000 00
All other property or assets belonging to the company.....	10,500 00
Assets.....	1,500 00
Amount to be deducted from assets of bad and doubtful debts.....	\$655,373 96
Aggregate amount of assets reported by the company.....	52 67
	\$655,321 29

III. LIABILITIES.

Losses in process of adjustment, suspended or reported.....	\$11,900 00
Amount required to re-insure all outstanding fire risks at 40 per cent.....	158,299 24
Due and accrued for salaries, rents, advertising, etc.....	800 00
Amount of all other claims against the company.....	10,485 76
Gross liabilities except capital stock.....	181,485 00
Surplus as regards policyholders.....	\$473,836 29
Amount of capital stock paid up.....	300,000 00
Surplus over paid up capital.....	\$173,836 29

IV. INCOME.

Cash premiums received—fire risks.....	\$364,596 00
Interest received.....	21,781 14
Deposit premiums received for perpetual fire risks.....	\$5,663 32
Rents.....	6,935 09
Aggregate income during year.....	\$393,312 23

V. EXPENDITURES.

Paid for losses during year—fire.....	\$154,106 28
Cash dividends paid to stockholders.....	30,000 00
Amount paid for commissions and brokerage.....	50,259 46
Amount paid for salaries, fees and charges of officers and employees.....	14,164 31
Amount paid for taxes—National, State and local.....	14,874 96
Deposit premiums returned during the year on perpetual fire risks.....	\$1,606 14
Amount paid for advertising, printing, stationery, etc.....	42,908 53
Aggregate expenditures during year.....	\$306,313 54

51—GLENS FALLS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Glens Falls, N. Y.; incorporated A. D. 1849; commenced business May, 1850.]
 RUSSELL M. LITTLE, PRESIDENT. JOHN L. CUNNINGHAM, SECRETARY.
 HENRY H. BROWN, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$200,000 00
Amount of capital stock paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the company—less incumbrances thereon.....	\$9,500 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	140,968 88
Interest accrued \$1,759 36 on bond and mortgage loans.....	1,759 36
Value of lands mortgaged, exclusive of perishable improvements.....	\$187,600
Value of buildings mortgaged—insured for \$60,200 as collateral.....	225,700
Total value of said mortgaged premises.....	\$413,300
Par value.....	
United States bonds belonging to the company.....	\$307,700
Bank stock belonging to the company.....	10,000
All other bonds or stocks belonging to the company.....	3,150
Cash in company's principal office.....	\$7,816 73
Cash in bank.....	41,735 01
Gross premium in process of collection.....	49,551 74
Furniture and fixtures.....	18,070 69
All other property or assets belonging to the company.....	2,500 00
Aggregate amount of assets as reported by the company.....	\$587,210 17

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$4,231 64
Losses in process of adjustment, suspended or reported.....	21,197 36
Losses resisted by company, including all expenses unpaid thereon.....	11,300 00
Amount required to re-insure all outstanding fire risks, at 40 per cent.....	233,480 14
Gross liabilities except capital stock.....	270,209 14
Surplus as regards policyholders.....	\$317,001 03
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$117,001 03

IV. INCOME.

Cash premiums received—fire risks.....	\$255,982 72
Interest received.....	34,472 46
For rents.....	797 91
Aggregate income during year.....	\$291,253 09

V. EXPENDITURES.

Paid for losses during year—fire.....	\$194,323 34
Cash dividends paid to stockholders.....	20,000 00
Amount paid for commissions and brokerage.....	44,105 40
Amount paid for salaries, fees and charges of officers and employees.....	10,434 98
Amount paid for taxes—National, State and local.....	4,155 11
Amount paid for office and agency supplies, postage, etc.....	12,294 60
Aggregate expenditures during year.....	\$285,313 43

52—HANOVER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated April, 1852; commenced business April, 1852.]

B. S. WALCOTT, PRESIDENT.

REMSEN LANE, SECRETARY.

GEORGE D. GOULD, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$250,000 00
Amount of capital stock paid up in cash.....	250,000 00
II. ASSETS.	
Value of real estate owned by the company, (less incumbrances thereon).....	\$2,725 95
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	147,700 00
Interest due \$700 00; accrued \$856 34 on bond and mortgage loans.....	1,556 34
Value of lands mortgaged, exclusive of perishable improvements.....	\$130,000 00
Value of buildings mortgaged (insured for \$156,000 00 as collateral).....	294,000 00
Total value of said mortgaged premises.....	\$424,000 00
United States bonds belonging to the company.....	Par value. \$400,000 00
State bonds belonging to the company.....	45,700 00
County bonds belonging to the company.....	11,000 00
City bonds belonging to the company.....	25,000 00
Amount loaned—secured by bond and stock collaterals.....	Market value.. 42,351 25
Interest due and accrued on stocks—not included in market value.....	7,164 66
Interest due and accrued on collateral loans.....	857 42
Cash in company's principal office.....	\$27,194 75
Cash in bank.....	31,947 24
Bills receivable—not matured, taken for fire, etc., risks.....	59,141 99
Bills receivable—past due, taken for fire, etc., risks.....	2,056 52
Gross premium in process of collection.....	2,296 59
Salvage and claims on losses already paid.....	97,976 28
Rents accrued and due and unpaid.....	100 00
Office furniture and fixtures.....	404 15
Re-insurance and salvage on unpaid losses.....	11,000 00
All other property or assets belonging to the company.....	3,264 85
Aggregate amount of assets reported by the company.....	4,946 25
Aggregate amount of assets reported by the company.....	\$889,805 25
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$39,747 27
Losses in process of adjustment, suspended or reported.....	121,557 39
Losses resisted by company, including all expenses unpaid thereon.....	8,337 43
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	364,791 74
Gross liabilities except capital stock.....	534,433 83
Surplus as regards policyholders.....	\$355,371 42
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital.....	\$105,371 49
IV. INCOME.	
Cash premiums received—fire risks.....	\$801,090 77
Cash premiums received—marine, etc., risks.....	1,151 59
Interest received.....	\$802,242 36
Aggregate income during year.....	48,861 56
Aggregate income during year.....	\$851,103 92
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$514,101 55
Paid for losses during year—marine and inland.....	3,639 26
Cash dividends paid to stockholders.....	\$517,740 81
Amount paid for commissions and brokerage.....	40,000 00
Amount paid for salaries, fees and charges of officers and employees.....	117,609 78
Amount paid for taxes—National, State and local.....	46,045 01
Amount paid for advertising, stationery, printing, etc.....	20,196 10
Aggregate expenditures during year.....	98,047 17
Aggregate expenditures during year.....	\$839,638 87

53—HARTFORD FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Hartford, Conn.; incorporated May, 1810; commenced business August, 1810.]

GEORGE L. CHASE, PRESIDENT.

J. D. BROWNE, SECRETARY.

GEORGE F. BISSELL, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Amount of capital stock paid up in cash.....		\$1,000,000 00
II. ASSETS.		
Value of real estate owned by the company, (less incumbrances thereon).....		\$448,175 60
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		457,250 00
Interest accrued \$13,067 38 on bond and mortgage loans.....		13,067 38
Value of lands mortgaged, exclusive of perishable improvements.....	\$772,000 00	
Value of buildings mortgaged (insured for \$296,500 as collateral).....	375,000 00	
Total value of said mortgaged premises.....	\$1,147,000 00	
United States bonds belonging to the company.....	par value	\$62,800 00
State bonds.....		\$71,906 00
Railroad bonds.....		40,300 00
City bonds.....		56,000 00
Bank stock.....		10,000 00
Conn. River Co. stock.....		1,000 00
Railroad stock.....		1,130 00
Interest due and accrued on stocks and bonds—not included in market value.....		589,540 00
Cash in bank.....		791,995 21
Gross premium in process of collection.....		3,000 00
Salvage on claims and losses already paid.....		56,300 00
Rents accrued and due and unpaid.....		29,072 00
Re-insurance due from other companies on losses paid.....		92,387 68
State tax due from non-resident stockholders.....		156,856 20
All other property or assets belonging to the company.....		12,263 16
Aggregate amount of assets reported by the company.....		2,735 83
		2,250 00
		12,790 35
		2,817 13
III. LIABILITIES.		
Losses in process of adjustment, suspended or reported.....	\$301,953 25	
Losses resisted by company, including all expenses unpaid thereon.....	11,150 00	
Amount required to re-insure all outstanding fire risks at 40 per cent.....	736,140 12	
Amount due and to become due for borrowed money.....	115,000 00	
Gross liabilities except capital stock.....		1,164,243 37
Surplus as regards policyholders.....		\$1,040,153 17
Amount of capital stock paid up.....		1,000,000 00
Surplus over paid up capital.....		\$40,153 17
IV. INCOME.		
Cash premiums received—fire risks.....		\$2,133,306 61
Interest received.....		85,326 25
Received from rents.....		5,602 06
Aggregate income during year.....		\$2,229,234 92
V. EXPENDITURES.		
Paid for losses during year—fire.....		\$2,233,551 94
Amount paid for commissions and brokerage.....		311,379 11
Amount paid for salaries, fees and charges of officers and employees.....		112,229 22
Amount paid for taxes—National, State and local.....		45,692 46
Amount paid for printing, advertising, traveling expenses, etc.....		136,953 07
Aggregate expenditures during year.....		\$2,839,895 80

54—HOME INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated April, 1853; commenced business April, 1853.]

CHARLES J. MARTIN, PRESIDENT.

JOHN H. WASHBURN, SECRETARY.

AUTHUR C. DUCAT, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$2, 500, 000 00
Amount of capital stock paid up in cash.....		2, 500, 000 00
II. ASSETS.		
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		\$1, 910, 765 00
Interest accrued \$48, 364 67 on bond and mortgage loans.....		48, 364 67
Value of lands mortgaged, exclusive of perishable improvements.....	\$2, 412, 500 00	
Value of buildings mortgaged (insured for \$1,542,260 as collateral).....	2, 551, 100 00	
Total value of said mortgaged premises.....	4, 963, 600 00	
United States bonds belonging to the company..... par value,	\$1, 500, 000 00	1, 695, 745 00
State bonds belonging to the company.....	50, 000 00	30, 220 00
Amount loaned—secured by bond and stock collaterals—market value,	137, 559 00	94, 123 49
Interest due and accrued on collateral loans.....		4, 370 66
Cash in bank.....		204, 233 61
Bills receivable—not matured, taken for fire, etc., risks.....		3, 628 66
Bills receivable—past due, taken for fire, etc., risks.....		998 16
Bills receivable—other than those taken for premiums.....		12, 500 01
Gross premium in process of collection.....		290, 484 48
Salvage and claims on losses already paid.....		35, 201 64
Rents accrued and due and unpaid.....		30, 000 00
Re-insurance due from other companies on losses paid.....		37, 500 00
Office furniture and other property.....		20, 000 00
Re-insurance on unadjusted and resisted losses.....		10, 000 00
All other property or assets belonging to the company.....		23, 723 40
Aggregate amount of assets reported by the company.....		\$4, 456, 858 78
III. LIABILITIES.		
Losses in process of adjustment, suspended or reported.....	\$563, 039 20	
Losses resisted by company, including all expenses unpaid thereon.....	32, 899 99	
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	1, 348, 995 20	
Amount of cash dividends due, remaining unpaid.....	2, 975 00	
Gross liabilities except capital stock.....		1, 949, 909 39
Surplus as regards policyholders.....		\$2, 506, 949 39
Amount of capital stock paid up.....		2, 500, 000 00
Surplus over paid up capital.....		\$6, 949 39
IV. INCOME.		
Cash premiums received—fire risks.....		\$3, 142, 306 33
Amount of premium notes received.....	\$3, 628 66	
Interest received.....		253, 389 79
Income from all other sources.....		5, 098 32
Aggregate income during year.....		\$3, 401, 694 44
V. EXPENDITURES.		
Paid for losses during year—fire.....		\$2, 582, 731 88
Cash dividends paid to stockholders.....		122, 435 00
Amount paid for commissions and brokerage.....		478, 844 91
Amount paid for salaries, fees and charges of officers and employees.....		200, 750 51
Amount paid for taxes—National, State and local.....		66, 207 22
Amount paid for advertising, postage, stationery, traveling expenses, etc.....		203, 796 45
Aggregate expenditures during year.....		\$3, 654, 765 97

55—HOME INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Columbus, O.; incorporated July, 1863; commenced business January, 1864.]

M. A. DOUGHERTY, PRESIDENT.

JACOB PEETREY, SECRETARY.

WILLIAM REED, *Attorney for Illinois*, residing at Dixon.

I. CAPITAL.		
Whole amount of joint stock capital authorized		\$250,000 00
Amount of capital stock paid up in cash		250,000 00
II. ASSETS.		
Value of real estate owned by the company, less incumbrances thereon		\$1,727 80
Loans on bonds and mortgages—first liens, with not over one year's interest accrued ..		342,592 36
Loans on bonds and mortgages—first liens, with over one year's interest unpaid		30,040 23
Interest due, \$4,550 82; accrued, \$18,208 24 on bond and mortgage loans		22,759 06
Value of lands mortgaged, exclusive of perishable improvements	\$970,758 00	
Buildings on mortgaged premises insured for \$69,900 as collateral		
United States bonds belonging to the company	Par value, \$50,000 00	55,205 41
County bonds belonging to the company	2,000 00	2,000 00
City bonds belonging to the company	5,000 00	5,000 00
Amount loaned, secured by bond and stock collaterals	Market value, 41,500 00	32,723 10
Value of all other loans made by the company		16,245 40
Interest due and accrued on stocks, not included in market value		174 96
Interest due and accrued on collateral loans		1,811 76
Cash in company's principal office	\$3,060 72	
Cash in bank	22,215 26	
		25,275 98
Bills receivable—not matured, taken for fire, etc., risks		13,109 76
Bills receivable—past due, taken for fire, etc., risks		5,109 42
Gross premium in process of collection		171,920 64
Re-insurance due from other companies on losses paid		49,765 68
Personal property		8,272 20
Agency outfit	\$15,000 00	
Aggregate amount of assets reported by the company		\$785,733 76
III. LIABILITIES.		
Losses, adjusted and unpaid	\$62,974 56	
Losses in process of adjustment, suspended or reported	45,000 00	
Losses resisted by company, including all expenses unpaid thereon	40,000 00	
Amount required to re-insure all outstanding fire risks, at 40 per cent.	264,612 55	
Gross liabilities, except capital stock		412,587 11
Surplus as regards policyholders		\$373,146 65
Amount of capital stock paid up		250,000 00
Surplus over paid up capital		\$123,146 65
IV. INCOME.		
Cash premiums received—fire risks		\$559,463 53
Amount of premium notes received—fire, \$20,219 18		
Interest received		34,803 27
Mortgages and bonds sold	\$113,498 02	
Aggregate income during year		\$594,266 80
V. EXPENDITURES.		
Paid for losses during year—fire		\$581,906 09
Amount paid for commissions and brokerage		92,696 76
Amount paid for salaries, fees and charges of officers and employees		52,478 82
Amount paid for taxes—National, State and local		13,747 86
Amount paid for advertising, printing, stationery, etc.		29,921 11
Aggregate expenditures during year		\$770,750 64

56—HOFFMAN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated May, 1864; commenced business May, 1864.]

MARCUS F. HODGES, PRESIDENT.

OLIVER A. DRAKE, SECRETARY.

GEORGE C. CLARK, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Amount of capital stock paid up in cash.....	\$200,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$166,750 00
Interest accrued, \$5,242 68 on bond and mortgage loans.....	5,242 68
Value of lands mortgaged, exclusive of perishable improvements.....	\$162,500
Value of buildings mortgaged—insured for \$108,500 as collateral.....	155,000
Total value of said mortgaged premises.....	\$317,500
United States bonds belonging to the company.....	Par value, \$55,000
Cash in company's principal office.....	\$874 81
Cash in bank.....	481 29
Gross premium in process of collection.....	1,356 10
Office furniture.....	48,706 34
	2,500 00
Aggregate amount of assets reported by the company.....	\$288,355 12
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$11,223 90
Losses in process of adjustment, suspended or reported.....	78,460 12
Losses resisted by company, including all expenses unpaid thereon.....	3,600 00
Amount required to re-insure all outstanding fire risks, at 40 per cent.....	76,891 69
Due and accrued for salaries, rents, advertising, etc.....	1,000 00
Amount of all other claims against the company.....	2,214 31
Gross liabilities except capital stock.....	173,390 02
Surplus as regards policyholders.....	\$114,965 10
Amount of capital stock paid up.....	\$200,000 00
Amount of net available assets.....	114,965 10
Impairment of capital.....	\$85,034 90
IV. INCOME.	
Cash premiums received—fire risks.....	\$200,179 83
Interest received.....	12,333 68
Profit on U. S. bonds and on mortgage purchased.....	\$6,082 58
Aggregate income during year.....	\$212,513 51
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$177,181 44
Cash dividends paid to stockholders.....	20,050 00
Amount paid for commissions and brokerage.....	31,116 17
Amount paid for salaries, fees and charges of officers and employees.....	19,463 61
Amount paid for taxes—National, State and local.....	5,954 21
Amount paid for printing, advertising, stationery, etc.....	19,002 89
Aggregate expenditures during year.....	\$272,770 32

57—HOWARD INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated March, 1825; commenced business March, 1825.]

SAMUEL T. SKIDMORE, PRESIDENT.

THEODORE KEELER, SECRETARY.

ARTHUR C. DUCAT, *Attorney for Illinois*, residing at Chicago,

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	500,000 00

II. ASSETS.

Value of real estate owned by the company, (less incumbrances thereon).....	\$125,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	63,900 00
Interest accrued \$1,064 19 on bond and mortgage loans.....	1,064 19
Value of lands mortgaged, exclusive of perishable improvements.....	\$156,000 00
Value of buildings mortgaged (insured for \$30,500 as collateral).....	77,000 00
Total value of said mortgaged premises.....	\$233,000 00
Par value.....	
U. S. Bonds belonging to the company.....	\$185,000 00
State bonds belonging to the company.....	10,000 00
County bonds belonging to the company.....	30,000 00
City bonds belonging to the company.....	25,000 00
Bank stock belonging to the company.....	29,700 00
All other bonds or stocks belonging to the company.....	57,000 00
Amount loaned—secured by bond and stock collaterals.....market value	1,120 00
Interest due and accrued on stocks—not included in market value.....	3,711 21
Interest due and accrued on collateral loans.....	35 00
Cash in company's principal office.....	\$1,662 06
Cash in bank.....	14,778 92
Gross premium in process of collection.....	16,440 98
Salvage and claims on losses already paid.....	16,887 87
Re-insurance due from other companies on losses paid.....	1,250 00
Office furniture.....	866 67
	5,000 00
Aggregate amount of assets reported by the company.....	\$608,963 92

III. LIABILITIES.

Losses in process of adjustment, suspended or reported.....	\$4,633 06
Losses resisted by company, including all expenses unpaid thereon.....	1,000 00
Required to re-insure all outstanding risks (fire 40 pr. ct., marine 100 pr. ct.).....	80,183 44
Amount of all other claims against the company.....	56 63
Gross liabilities except capital stock.....	85,873 13
Surplus as regards policyholders.....	\$523,090 79
Amount of capital stock paid up.....	500,000 00
Surplus over paid up capital.....	\$23,090 79

IV. INCOME.

Cash premiums received—fire risks.....	\$231,816 38
Cash premiums received—marine, etc., risks.....	1,136 00
Interest received.....	\$232,952 38
Rents.....	28,102 15
	5,200 00
Aggregate income during year.....	\$266,254 58

V. EXPENDITURES.

Paid for losses during year—fire.....	\$263,856 59
Amount paid for commissions and brokerage.....	25,636 21
Amount paid for salaries, fees and charges of officers and employees.....	23,668 43
Amount paid for taxes—National, State and local.....	11,394 72
Amount paid for advertising, printing, stationery, etc.....	17,267 30
Aggregate expenditures during year.....	\$341,823 25

58—HUMBOLDT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Newark, N. J. ; incorporated May 10, 1870 ; commenced business May, 1870.]

GEORGE BROWN, PRESIDENT.

ELMER F. HIGGINS, SECRETARY.

JOHN M. SNYDER, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized	\$500,000 00
Amount of capital stock paid up in cash	150,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued	\$111,875 00
Interest due \$189 00; accrued \$3,903 29 on bond and mortgage loans	4,092 29
Cash in company's principal office	\$3,249 15
Cash in bank	50,386 25
	53,635 40
Gross premium in process of collection	14,090 63
Furniture and safe	1,500 00
Bonds and mortgages, not first liens	\$5,800 00
Aggregate amount of assets reported by the company	\$185,193 32
III. LIABILITIES.	
Losses—adjusted and unpaid	\$4,916 12
Losses in process of adjustment, suspended or reported	4,400 00
Amount required to re-insure all outstanding fire risks (at 40 per cent.)	28,123 50
Amount of cash dividends due, remaining unpaid	225 00
Amount of all other claims against the company	1,409 00
Gross liabilities except capital stock	39,073 62
Surplus as regards policyholders	\$146,119 70
Amount of capital stock paid up	\$150,000 00
Amount of net available assets	146,119 70
Impairment of capital	\$3,880 30
IV. INCOME.	
Cash premiums received—fire risks	\$69,117 74
Interest received	6,862 86
Cash received from "calls" on capital	\$50,000 00
Aggregate income during year	\$75,980 60
V. EXPENDITURES.	
Paid for losses during year—fire	\$16,880 13
Cash dividends paid to stockholders	3,255 00
Amount paid for commissions and brokerage	10,247 30
Amount paid for salaries, fees and charges of officers and employees	2,560 00
Amount paid for taxes—National, State and local	407 88
Assessments returned to stockholders	\$10,000 00
Amount of all other expenditures	5,093 20
Aggregate expenditures during year	\$38,443 51

59—INSURANCE COMPANY OF NORTH AMERICA.

YEAR ENDING DECEMBER 31, 1872.

[Located at Philadelphia, Pa.; incorporated April 14, 1794; commenced business 1794.]

ARTHUR G. COFFIN, *President*.MATTHIAS MARIS, *Secretary*.CHARLES H. CASE, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	500,000 00
II. ASSETS.	
Value of real estate owned by the company (less incumbrances thereon).....	\$35,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	878,250 00
Interest due on bond and mortgage loans.....	10,094 17
Total value of said mortgaged premises.....	\$1,707,500
Par value.	
United States bonds belonging to the company.....	\$300,000 00 340,500 00
State bonds belonging to the company.....	228,000 00 234,900 00
Railroad bonds belonging to the company.....	308,384 00 298,199 00
City bonds belonging to the company.....	254,000 00 251,515 00
Railroad stock belonging to the company.....	50,050 00 59,724 00
All other bonds or stocks belonging to the company.....	123,000 00 103,600 00
Amount loaned—secured by bond and stock collaterals.....Market value,	76,832 31 53,695 23
Interest due and accrued on collateral loans.....	276 00
Cash in bank.....	331,792 30
Bills receivable, not matured, taken for marine risks.....	458,035 07
Gross premiums in process of collection.....	196,660 13
Premiums on gold and balances due the company.....	24,498 01
Aggregate amount of assets represented by the company.....	\$3,276,738 91
III. LIABILITIES.	
Losses in process of adjustment, suspended or reported.....	\$771,967 91
Losses resisted by company, including all expenses unpaid thereon.....	13,000 00
Required to reinsure all outstanding risks (fire 40 pr. ct., marine 100 pr. ct.).....	1,164,453 30
Amount reclaimable on perpetual fire insurance policies.....	312,878 94
Amount of cash dividends due, remaining unpaid.....	2,500 00
Gross liabilities except capital stock.....	2,264,800 15
Surplus as regards policyholders.....	\$1,011,938 76
Amount of capital stock paid up.....	500,000 00
Surplus over paid up capital.....	\$511,938 76
IV. INCOME.	
Cash premiums received—fire risks.....	\$1,821,819 24
Cash premiums received—marine, etc., risks.....	1,179,949 70
Amount of premium notes received, marine and inland \$458,035 07.....	\$3,001,768 64
Interest received.....	161,404 11
Deposit premiums received for perpetual fire risks.....	\$53,415 08
Aggregate income during year.....	\$3,163,173 05
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$1,982,226 67
Paid for losses during year—marine and inland.....	986,402 29
Cash dividends paid to stockholders.....	\$2,968,628 96
Amount paid for commissions and brokerage.....	97,500 00
Amount paid for salaries, fees and charges of officers and employees.....	393,294 58
Amount paid for taxes—National, State and local.....	60,000 00
Amount of deposit premium returned during the year on perpetual fire risks.....	74,731 12
Amount paid for advertising, printing, stationery, exchange, etc.....	\$5,593 65 134,948 49
Aggregate expenditures during year.....	\$3,729,103 15

60—KANSAS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Leavenworth, Kan.; incorporated 1864; commenced business July, 1864.]

E. HENSLEY, PRESIDENT.

GEO. D. FARR, SECRETARY.

I. CAPITAL.

Whole amount of joint stock capital authorized	\$250,000 00
Amount of capital stock paid up in cash	155,000 00

II. ASSETS.

Value of real estate owned by the company, less incumbrances thereon	\$7,274 00
Loans on bonds and mortgages—first liens, with not over one year's interest accrued..	96,330 00
Interest accrued, \$3,922 89 on bond and mortgage loans	3,922 89
Value of lands mortgaged, exclusive of perishable improvements	\$123,000 00
Value of buildings mortgaged, insured for \$37,125 as collateral	62,000 00
Total value of said mortgaged premises	\$185,000 00

County bonds belonging to the company	Par value, \$5,000 00	5,000 00
Kansas and Missouri bridge stock belonging to the company	" 96 70	91 70
Leavenworth county warrants belonging to the company	" 211 60	211 60
School bonds belonging to the company	" 2,287 51	2,287 51
Value of all other loans made by the company		1,842 06
Interest due and accrued on stocks, not included in market value		498 37
Cash in company's principal office	\$3,122 30	
Cash in bank	30,036 21	
Gross premium in process of collection		33,158 51
Rents accrued, due and unpaid		10,223 16
Salvage on unpaid losses		120 00
		400 00

Aggregate amount of assets reported by the company	\$161,359 80
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III. LIABILITIES.

Losses, adjusted and unpaid	\$4,000 00	
Losses in process of adjustment, suspended or reported	3,100 00	
Amount required to re-insure all outstanding fire risks, at 40 per cent	18,603 23	
Due and accrued for salaries, rents, advertising, etc.	486 00	
Amount of all other claims against the company	1,452 20	
Gross liabilities, except capital stock		27,641 43

Surplus as regards policyholders	\$133,718 37
Amount of capital stock paid up	\$155,000 00
Amount of net available assets	133,718 37

Impairment of capital	\$1,281 63
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IV. INCOME.

Cash premiums received—fire risks	\$45,533 86
Interest received	3,617 00
Cash received from "calls" on capital	\$29,000 00
Aggregate income during year	\$49,150 86

V. EXPENDITURES.

Paid for losses during year—fire	\$20,131 88
Amount paid for commissions and brokerage	6,955 64
Amount paid for salaries, fees and charges of officers and employees	9,093 15
Amount of all other expenditures	11,354 74
Aggregate expenditures during year	\$47,535 41

61—LAMAR INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated April 3, 1872; commenced business April 3, 1872.]
 ISAAC R. ST. JOHN, PRESIDENT. WM. R. MACDIANNEL, SECRETARY.
 LEWIS KELLENBERGER, *Attorney for Illinois*, residing at Alton.

I. CAPITAL.			
Whole amount of joint stock capital authorized.....		\$200,000 00	
Amount of capital stock paid up in cash.....		200,000 00	
II. ASSETS.			
United States bonds belonging to the company..... par value	\$200,000 00	\$227,500 00	
Amount loaned—secured by bond and stock collaterals... market value	40,920 00	35,500 00	
Interest due and accrued on collateral loans.....		45 50	
Cash in company's principal office.....	\$329 76		
Cash in bank.....	2,451 80		
		2,781 56	
Gross premium in process of collection.....		11,612 44	
Salvage and claims on losses already paid.....		200 00	
Aggregate amount of assets reported by the company.....		\$279,039 50	
III. LIABILITIES.			
Losses in process of adjustment, suspended or reported.....	\$41,350 00		
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	37,666 53		
Gross liabilities except capital stock.....		79,016 55	
Surplus as regards policyholders.....		\$200,022 95	
Amount of capital stock paid up.....		300,000 00	
Surplus over paid up capital.....		\$22 95	
IV. INCOME.			
Cash premiums received—fire risks.....	\$93,740 63		
Cash premiums received—marine, etc., risks.....	7,430 46		
		\$101,171 09	
Interest received.....		9,378 63	
Cash received from "calls" on capital.....	\$70,000 00		
Income from all other sources (profits on change of investments).....		5,041 76	
Aggregate income during year.....		\$115,591 48	
V. EXPENDITURES.			
Paid for losses during year—fire.....	\$83,607 68		
Paid for losses during year—marine and inland.....	3,554 04		
		\$87,161 72	
Amount paid for commissions and brokerage.....		8,183 05	
Amount paid for salaries, fees and charges of officers and employees.....		11,848 33	
Amount paid for taxes—National, State and local.....		2,261 44	
Amount paid for rent, advertising, fire patrol, etc.....		10,355 38	
Aggregate expenditures during year.....		\$119,809 92	

62—LANCASTER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Lancaster, Pa.; incorporated April 16, 1838; commenced business March 9 1868.]

THOMAS E. FRANKLIN, PRESIDENT.

BENJ. F. SHENK, SECRETARY.

E. E. RYAN, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$200,000 00
Amount of capital stock paid up in cash.....	200,000 00
II. ASSETS.	
Value of real estate owned by the company, (less incumbrances thereon).....	\$23,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	70,440 00
Interest accrued \$4,479 39 on bond and mortgage loans.....	4,479 39
Value of lands mortgaged, exclusive of perishable improvements.....	\$110,000 00
Value of buildings mortgaged (insured for \$46,821 00 as collateral).....	250,000 00
Total value of said mortgaged premises.....	\$360,000 00
United States bonds belonging to the company.....	Par value \$4,000 00
State bonds belonging to the company.....	7,000 00
Railroad bonds belonging to the company.....	20,000 00
Bank stock belonging to the company.....	4,050 00
Amount loaned—secured by bond and stock collaterals.....	market value 87,750 25
Value of all other loans made by the company.....	18,980 00
Interest due and accrued on collateral loans.....	1,322 18
Cash in company's principal office.....	\$5 99
Cash in bank.....	33,199 86
Bills receivable, past due, taken for fire, etc., risks.....	33,205 85
Gross premium in process of collection.....	3,876 22
Rents accrued, and due and unpaid.....	28,045 23
Re-insurance due from other companies on losses paid.....	141 50
Perpetual policy on building.....	171 66
All other property or assets belonging to the company.....	120 00
Aggregate amount of assets reported by the company.....	2,910 81
III. LIABILITIES.	
Losses, adjusted and unpaid.....	\$6,874 13
Losses in process of adjustment, suspended or reported.....	6,000 00
Losses resisted by company, including all expenses unpaid thereon.....	2,500 00
Amount required to re-insure all outstanding fire risks at 40 per cent.....	38,321 07
Amount reclaimable on perpetual fire insurance policies.....	2,123 51
Due and accrued for salaries, rents, advertising, etc.....	320 42
Amount due and to become due for borrowed money.....	20,000 00
Amount of all other claims against the company.....	1,612 74
Gross liabilities, except capital stock.....	77,751 87
Surplus as regards policyholders.....	\$209,838 97
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$9,838 97
IV. INCOME.	
Cash premiums received—fire risks.....	\$107,125 00
Interest received.....	11,115 67
Rents.....	754 15
Deposit premium.....	\$362 25
Income from all other sources.....	975 43
Aggregate income during year.....	\$119,970 25
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$135,144 68
Amount paid for commissions and brokerage.....	23,117 03
Amount paid for salaries, fees, and charges of officers and employees.....	4,996 52
Amount paid for taxes—National, State and local.....	3,530 20
Amount of deposit premium returned during the year on perpetual fire risks.....	\$189 70
Amount of all other expenditures.....	8,086 56
Aggregate expenditures during year.....	\$174,874 99

63—LYCOMING FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Muncy, Pa.; incorporated March 20, 1840; commenced business April 18, 1840.]

JOSHUA BOWMAN, PRESIDENT.

JAMES M. BOWMAN, SECRETARY.

GEO. P. TREADWAY AND E. W. JEWELL, Attorneys for Illinois, residing at Chicago.

I. ASSETS.

Value of real estate owned by the company—less incumbrances thereon.....	\$6,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	2,000 00
Interest accrued \$318 66 on bond and mortgage loans.....	318 66
Value of lands mortgaged, exclusive of perishable improvements.....	\$15,000
Amount due the company on judgment obtained.....	3,542 59
Catarissa 7 per cent. bonds.....	\$10,000
Interest due and accrued on stocks—not included in market value.....	700 00
Cash in bank.....	71,328 21
Bills receivable, other than those taken for premiums.....	2,065 51
Amount of assessment on premium notes in process of collection.....	106,922 00
Gross premium in process of collection.....	69,514 21
Furniture, safe, etc.....	4,000 00
Net assessments due on premium notes.....	129,153 24
Amount of premium notes on which policies are issued.....	\$5,064,832 88

Aggregate amount of assets reported by the company.....\$405,544 42

II. LIABILITIES.

Losses—adjusted and unpaid.....	\$16,478 77
Losses in process of adjustment, suspended or reported.....	69,395 18
Losses resisted by company, including all expenses unpaid thereon.....	12,500 00
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	215,752 11
Amount of all other claims against the company.....	2,737 09
Gross liabilities.....	316,863 15

Surplus as regards policyholders.....\$88,681 27

III. INCOME.

Cash premiums received—fire risks.....	\$456,258 93
Interest received.....	640 87
Cash received from assessments on premium notes.....	579,997 95
Aggregate income during year.....	\$1,036,897 75

IV. EXPENDITURES.

Paid for losses during year—fire.....	\$824,137 05
Amount paid for commissions and brokerage.....	100,460 08
Amount paid for salaries, fees and charges of officers and employees.....	16,361 86
Amount paid for taxes—National, State and local.....	7,871 59
Interest on borrowed money.....	1,064 72
Amount of adjusting account.....	11,900 96
Amount paid for stationery, printing, postage, rents, etc.....	52,162 91

Aggregate expenditures during year.....\$1,013,959 17

64—MANHATTAN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated Jan. 8, 1872; commenced business March 30, 1872.]

ANDREW J. SMITH, PRESIDENT.

JOHN H. BEDELL, SECRETARY.

ARTHUR C. DUCAT, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$250,000 00
Amount of capital stock paid up in cash	250,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$105,063 00
Interest due \$665 00; accrued \$612 86 on bond and mortgage loans.....	1,277 86
	Par value.
United States bonds belonging to the company.....	\$176,000 00 197,760 00
State bonds belonging to the company.....	20,000 00 4,900 00
City bonds belonging to the company.....	40,000 00 40,000 00
Amount loaned—secured by bond and stock collaterals.....	Market value \$26,000 00 20,835 56
Interest due and accrued on stocks—not included in market value.....	3,000 00
Interest due and accrued on collateral loans	722 14
Cash in bank.....	67,730 83
Gross premium in process of collection.....	52,479 80
Aggregate amount of assets reported by the company.....	\$493,769 19
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$45,000 00
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	118,780 00
Gross liabilities except capital stock.....	163,780 00
Surplus as regards policyholders	\$329,989 19
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital.....	\$79,989 19
IV. INCOME.	
Cash premiums received—fire risks.....	\$345,645 68
Cash premiums received—marine, etc., risks.....	6,000 00
Interest received.....	\$351,645 68 10,989 62
Aggregate income during year.....	\$362,635 30
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$94,266 96
Amount paid for commissions and brokerage.....	53,114 31
Amount paid for salaries, fees and charges of officers and employees.....	13,425 00
Amount of all other expenditures.....	21,867 71
Aggregate expenditures during year.....	\$182,673 98

65—MANUFACTURERS' FIRE AND MARINE INSURANCE CO.

[Located at Boston, Mass ; incorporated Jan. 9, 1873 ; commenced business Jan. 9, 1873.]

SAMUEL GOULD, PRESIDENT.

JAMES J. GOODRICH, SECRETARY.

GEORGE C. CLARKE, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Amount of capital stock paid up in cash.....	\$500,000 00
II. ASSETS.	
Amount loaned—secured by bond and stock collaterals.....market value. \$70,500 00	\$50,000 00
Cash in bank.....	441,000 00
Aggregate amount of assets reported by the company.....	\$500,000 00

66—MECHANICS' AND TRADERS' FIRE INSURANCE CO.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated April 18, 1853; commenced business April 18, 1853.]

JAMES R. LOTT, PRESIDENT.

JOHN M. TOMPKINS, SECRETARY.

ELIJAH K. BRUCE, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$200,000 00
Amount of capital stock paid up in cash.....		200,000 00
II. ASSETS.		
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		\$334,400 00
Interest accrued \$1,950 66 on bond and mortgage loans.....		1,950 66
Value of buildings mortgaged (insured for \$345,600 as collateral).....	\$879,500 00	
United States bonds belonging to the company.....	par value, 68,275 00	68,275 00
Amount loaned; secured by bond and stock collaterals.....	market value, 18,225 00	12,740 63
Interest due and accrued on stocks—not included in market value.....		237 00
Cash in company's principal office.....	\$12,514 27	
Cash in bank.....	34,775 98	
		47,290 25
Bills receivable—not matured, taken for fire, etc., risks.....		38,121 59
Gross premium in process of collection.....		36,719 35
Aggregate amount of assets reported by the company.....		\$539,734 48
III. LIABILITIES.		
Losses in process of adjustment, suspended or reported.....	\$29,300 00	
Losses resisted by company, including all expenses unpaid thereon.....	4,900 00	
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	94,964 69	
Due and accrued for salaries, rents, advertising, etc.....	500 00	
Gross liabilities except capital stock.....		129,664 69
Surplus as regards policyholders.....		\$410,069 79
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$210,069 79
IV. INCOME.		
Cash premiums received—fire risks.....	\$200,071 01	
Cash premiums received—marine, etc., risks.....	56,945 99	
		\$257,017 00
Amount of premium notes received—marine and inland.....	\$38,121 59	
Interest received.....		28,245 98
Aggregate income during year.....		\$285,262 98
V. EXPENDITURES.		
Paid for losses during year—fire.....	\$98,892 73	
Paid for losses during year—marine and inland.....	79,665 26	
		\$178,557 99
Cash dividends paid to stockholders.....		40,000 00
Amount paid for commissions and brokerage.....		29,423 66
Amount paid for salaries, fees and charges of officers and employees.....		19,344 56
Amount paid for taxes—National, State and local.....		7,281 05
Amount paid Fire Patrol and Underwriters' Boards.....		1,270 52
Amount paid for rent, stationery, advertising, and current expenses.....		5,888 34
Aggregate expenditures during year.....		\$281,766 12

67—MERCANTILE MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated April, 1842; commenced business April, 1842.]

EDWARD WALTER PRESIDENT.

C. J. DESPARD, SECRETARY

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$1,000,000 00
Amount of capital stock paid up in cash.....	1,000,000 00

II. ASSETS.

United States bonds belonging to the company.....	par value \$112,000 00	\$126,560 00
Bank stock belonging to the company.....	" 177,900 00	211,755 00
Railroad bonds belonging to the company.....	" 21,000 00	18,900 00
City bonds belonging to the company.....	" 20,000 00	20,000 00
Coast Wrecking Company stock belonging to the company.....	" 6,000 00	6,000 00
Texas & N. O. Railroad Company stock belonging to the company.....	" 1,500 00	
Mercantile Mutual Insurance Company stock belonging to the company.....	" 31,000 00	31,000 00
Williamsburg Gas Light Company stock belonging to the company.....	" 44,000 00	54,000 00
Amount loaned—secured by bond and stock collaterals.....	market value 38,756 00	27,000 00
Interest due and accrued on stocks—not included in market value.....		5,452 21
Interest due and accrued on collateral loans.....		632 05
Cash in bank.....		53,717 95
Bills receivable—not matured, taken for marine risks.....		349,469 42
Bills receivable—past due, taken for marine risks.....		10,782 12
Bills receivable—"security notes".....		150,000 00
Gross premium in process of collection.....		209,634 03
Salvage and claims on losses already paid.....		93,317 40
Re-insurance due from other companies on losses paid.....		32,245 00
Reinsurances.....		15,000 00
Premiums on gold.....		8,100 16
Aggregate amount of assets reported by the company.....		\$1,423,565 34

III. LIABILITIES.

Losses adjusted and unpaid.....	\$60,771 00
Losses in process of adjustment, suspended or reported.....	108,811 00
Losses resisted by company, including all expenses unpaid thereon.....	30,828 00
Amount required to re-insure all outstanding risks (fire at 40 per cent., marine 100 per cent.).....	323,367 63
Amount of cash dividends due, remaining unpaid.....	12,372 32
Amount due and to become due for borrowed money.....	95,218 00
Due for taxes.....	16,539 58
Due and to become due to agents and brokers on premiums.....	2,500 00
Reinsurances estimated \$5,000.....	5,000 00
Gross liabilities except capital stock.....	655,407 53
Surplus as regards policyholders.....	\$768,157 81
Amount of capital stock paid up.....	\$1,000,000 00
Amount of net available assets.....	768,157 81
Impairment of capital.....	\$231,842 19

IV. INCOME.

Cash premiums received—marine, etc., risks.....	\$1,304,677 77
Amount of premiums received—marine and inland.....	\$373,284 12
Interest received.....	33,622 28
Aggregate income during year.....	\$1,338,300 05

V. EXPENDITURES.

Paid for losses during year—marine and inland.....	\$1,113,669 16
Cash dividends to stockholders.....	35,877 61
Amount paid for commissions and brokerage.....	92,321 16
Amount paid for salaries, fees and charges of officers and employees.....	129,004 22
Amount paid for taxes—National, State and local.....	15,163 53
Amount of all other expenditures.....	32,511 38
Aggregate expenditures during year.....	\$1,418,547 06

68—MERCANTILE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Cleveland, O.; incorporated November, 1871; commenced business December 23, 1871.]
 WILLIAM J. GORDON PRESIDENT. GEORGE A. TISDALE, SECRETARY.
 SAM'L B. CASE, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized	\$200,000 00
Amount of capital stock paid up in cash.....	200,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$100,800 00
Interest due, \$3,792; accrued, \$399 92 on bond and mortgage loans.....	4,191 92
Value of lands mortgaged, exclusive of perishable improvements.....	\$266,000 00
Value of buildings mortgaged, insured for \$9,000 as collateral.....	57,000 00
Total value of said mortgaged premises.....	\$323,000 00
United States bonds belonging to the company.....	Par value. \$75,000 00
Railroad bonds belonging to the company.....	15,500 00
Railroad stock belonging to the company.....	20,000 00
Amount loaned, secured by bond and stock collaterals.....	Market value, 24,600 00
Interest due and accrued on collateral loans.....	708 00
Cash in company's principal office.....	\$697 86
Cash in bank.....	20,733 65
Bills receivable—not matured, taken for fire, etc., risks.....	21,431 51
Bills receivable—past due, taken for fire, etc., risks.....	19,631 43
Gross premium in process of collection.....	4,900 84
Salvage and claims on losses already paid.....	3,163 81
Furniture.....	4,189 94
All other property or assets belonging to the company.....	1,800 00
	624 18
Aggregate amount of assets reported by the company.....	\$295,303 63

III. LIABILITIES.

Losses in process of adjustment, suspended or reported.....	\$35,350 00
Amount required to re-insure all outstanding risks—fire, 40 per cent.; marine, 100 per cent.....	33,589 29
Amount of cash dividends due, remaining unpaid.....	54 00
Amount of all other claims against the company.....	814 03
Gross liabilities, except capital stock.....	69,807 32
Surplus as regards policyholders.....	\$225,496 31
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$25,496 31

IV. INCOME.

Cash premiums received—fire risks.....	\$46,331 16
Cash premiums received—marine, etc., risks.....	110,115 44
Amount of premium notes received—marine and inland, \$24,532 27.....	\$156,446 60
Interest received.....	12,213 07
Aggregate income during year.....	\$168,659 67

V. EXPENDITURES.

Paid for losses during year—fire.....	\$23,563 73
Paid for losses during year—marine and inland.....	80,497 49
Cash dividends paid to stockholders.....	\$104,061 22
Amount paid for commissions and brokerage.....	9,946 00
Amount paid for salaries, fees and charges of officers and employees.....	10,794 41
Amount paid for taxes—National, State and local.....	10,736 65
Amount paid for office, agency, and all other expenses.....	2,188 40
	6,617 09
Aggregate expenditures during year.....	\$144,343 77

69—MERCHANTS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Newark, N. J.; incorporated Feb. 18, 1858; commenced business April 19, 1858.]

SILAS MERCHANT, PRESIDENT.

HENRY POWLES, SECRETARY.

OSCAR W. BARRETT, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized		\$200,000 00
Amount of capital stock paid up in cash		200,000 00
II. ASSETS.		
Value of real estate owned by the company—less incumbrances thereon		\$86,500 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued		275,705 00
Interest due \$1,279, accrued \$5,073 72 on bond and mortgage loans		6,352 72
Value of lands mortgaged, exclusive of perishable improvements	\$347,800	
Value of buildings mortgaged (insured for \$322,570 as collateral)	477,350	
Total value of said mortgaged premises	\$825,150	
United States bonds belonging to the company	Par value, \$11,100	12,540 00
Amount loaned—secured by bond and stock collaterals	Market value, \$97,278	81,575 00
Interest due and accrued on collateral loans		753 12
Cash in company's principal office	\$7,211 27	
Cash in bank	24,271 79	
		31,483 06
Bills receivable, other than those taken for premiums		500 00
Gross premium in process of collection		31,076 42
Rents accrued and due and unpaid		887 50
Office furniture		2,699 60
Scrip purchased—the property of the company—cost		10,844 40
Aggregate amount of assets reported by the company		\$540,916 82
III. LIABILITIES.		
Losses in process of adjustment, suspended or reported	\$10,214 16	
Amount required to reinsure all outstanding fire risks, at 40 per cent	96,690 19	
Amount reclaimable on perpetual fire insurance policies	570 00	
Amount of scrip unpaid authorized or ordered to be redeemed	3,311 00	
Amount of cash dividends due, remaining unpaid	240 00	
Interest due and declared, remaining unpaid or uncalled for	7,946 54	
Amount of all other claims against the company	5,217 34	
Gross liabilities except capital stock		124,189 23
Surplus as regards policyholders		\$416,727 59
Amount of capital stock paid up		200,000 00
Surplus over paid up capital		\$216,727 59
IV. INCOME.		
Cash premiums received—fire risks		\$214,662 02
Interest and rents received		22,489 90
Deposit premiums received for perpetual fire risks	\$95 00	
Rents		4,150 00
Income from all other sources		50 50
Aggregate income during year		\$241,352 42
V. EXPENDITURES.		
Paid for losses during year—fire		\$65,478 13
Cash dividends paid to stockholders		20,567 25
Amount of scrip redeemed in cash		8,767 00
Amount paid for commissions and brokerage		30,594 28
Amount paid for salaries, fees and charges of officers and employees		17,685 00
Amount paid for taxes—National, State and local		2,081 40
Amount of all other expenditures		10,462 83
Aggregate expenditures during year		\$155,635 89

70—MERIDEN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Meriden, Conn.; incorporated July 2, 1868; commenced business February, 1872.]

JEDEDIAH WILCOX, PRESIDENT.

E. B. COWLES, SECRETARY.

HENRY L. PASCO, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	200,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$10,400 00
Interest accrued \$258 21, on bond and mortgage loans.....	258 21
Value of lands mortgaged, exclusive of perishable improvements.....	\$23,100 00
Value of buildings mortgaged (insured for \$6,100 00 as collateral).....	9,800 00
Total value of said mortgaged premises.....	\$32,900 00

	Par value.	
United States bonds belonging to the company.....	\$5,000 00	5,729 00
Railroad bonds belonging to the company.....	20,000 00	19,500 00
Bank stock belonging to the company.....	31,300 00	35,780 00
Amount loaned—secured by bond and stock collaterals.....	Market value. 255,955 50	124,730 00
Interest due and accrued on stocks—not included in market value.....		150 00
Interest due and accrued on collateral loans.....		6,407 84
Cash in company's principal office.....	\$261 66	
Cash in bank.....	42,468 43	
		42,730 09
Gross premium in process of collection.....		5,649 24
Office furniture.....		1,497 61
All other property or assets belonging to the company.....		305 00

Aggregate amount of assets reported by the company.....	\$253,136 99
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III. LIABILITIES.

Losses—adjusted and unpaid.....	\$13,906 61
Losses in process of adjustment, suspended or reported.....	7,825 00
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	32,405 56
Due and accrued for salaries, rents, advertising, etc.....	600 00
Amount of all other claims against the company.....	633 21
Gross liabilities except capital stock.....	55,370 38

Surplus as regards policyholders.....	\$197,766 61
Amount of capital stock paid up.....	\$200,000 00
Amount of net available assets.....	197,766 61

Impairment of capital.....	\$2,233 39
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IV. INCOME.

Cash premiums received—fire risks.....	\$80,934 49
Interest received.....	4,224 70
Cash received from "calls" on capital.....	\$200,000 00

Aggregate income during year.....	\$85,159 19
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V. EXPENDITURES.

Paid for losses during year—fire.....	\$20,176 64
Amount paid for commissions and brokerage.....	12,483 37
Amount paid for salaries, fees and charges of officers and employees.....	4,778 58
Amount paid for taxes—National, State and local.....	2,536 49
Amount paid for agency, office, traveling, advertising, etc.....	4,896 33

Aggregate expenditures during year.....	\$44,871 41
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71—MICHIGAN STATE INSURANCE COMPANY-

YEAR ENDING DECEMBER 31, 1872.

[Located at Adrian, Mich.; incorporated Feb. 26, 1864; commenced business Feb. 26 1864.]

WILLIAM S. WILCOX, PRESIDENT.

HENRY HART, SECRETARY.

LEON FRANK, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Amount of capital stock paid up in cash.....		\$150,000 00
II. ASSETS.		
Value of real estate owned by the company, (less incumbrances thereon).....		\$40,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		109,192 03
Interest due \$2,026 56; accrued \$755 05 on bond and mortgage loans.....		2,781 61
Value of lands mortgaged, exclusive of perishable improvements.....	\$162,000 00	
Value of buildings mortgaged (insured for \$62,800 as collateral).....	160,400 00	
Total value of said mortgaged premises.....	\$322,400 00	
United States bonds belonging to the company..... par value,	\$4,250 00	4,250 00
City and village bonds belonging to the company.....		51,864 00
Amount loaned—secured by bond and stock collaterals..... market value,	17,300 00	7,000 00
Interest due and accrued on stocks—not included in market value.....		1,438 18
Interest due and accrued on collateral loans.....		388 55
Cash in company's principal office.....	\$1,851 18	
Cash in bank.....	22,579 16	
		24,430 34
Bills receivable—not matured, taken for fire, etc., risks.....		14,774 50
Bills receivable—past due, taken for fire, etc., risks.....		13,155 00
Gross premium in process of collection.....		11,540 00
Rents accrued and due and unpaid.....		237 00
Office furniture.....		1,000 00
Aggregate amount of assets reported by the company.....		\$282,051 21
III. LIABILITIES.		
Losses—adjusted and unpaid.....	\$1,205 00	
Losses resisted by company, including all expenses unpaid thereon.....	2,720 00	
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	82,458 82	
Gross liabilities except capital stock.....		86,383 82
Surplus as regards policyholders.....		\$195,667 39
Amount of capital stock paid up.....		150,000 00
Surplus over paid up capital.....		\$45,667 39
IV. INCOME.		
Cash premiums received—fire risks.....		\$74,430 27
Interest received.....		12,991 72
Rents.....		2,901 28
Income from all other sources.....		1,507 26
Aggregate income during year.....		\$91,830 53
V. EXPENDITURES.		
Paid for losses during year—fire.....		\$26,161 84
Cash dividends paid to stockholders.....		15,000 00
Amount paid for commissions and brokerage.....		12,653 00
Amount paid for salaries, fees and charges of officers and employees.....		10,832 57
Amount paid for taxes—National, State and local.....		1,337 91
Aggregate expenditures during year.....		\$65,985 32

72—MILLVILLE MUTUAL MARINE AND FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Millville, N. J.; incorporated March 8, 1859; commenced business January, 1867.]

NATHANIEL STRATTON, PRESIDENT.

SAMUEL F. FRIES, SECRETARY.

A. S. TIFFANY, *Attorney for Illinois*, residing at Chicago.

I. ASSETS.

Value of real estate owned by the company. (less incumbrances thereon).....		\$16,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		2,000 00
Interest accrued \$67 00 on bond and mortgage loans.....		67 00
Value of lands mortgaged, exclusive of perishable improvements.....	\$2,200 00	
Value of buildings mortgaged (insured for \$1,500 00 as collateral).....	2,000 00	
Total value of said mortgaged premises.....	\$4,200 00	
United States bonds belonging to the company..... par value	\$24,000 00	26,880 00
Railroad bonds belonging to the company.....	4,000 00	4,200 00
Township bonds belonging to the company.....	3,000 00	3,000 00
Amount loaned—secured by bond and stock collaterals..... market value	30,000 00	16,000 00
Interest due and accrued on stocks—not included in market value.....		600 00
Interest accrued on collateral loans.....		746 75
Cash in bank.....		12,188 68
Bills receivable—not matured, taken for fire, etc., risks.....		21,143 50
Bills receivable—past due, taken for fire, etc., risks.....		500 00
Gross premium in process of collection.....		23,838 67
Rents accrued and due and unpaid.....		275 00
Re-insurance due from other companies on losses paid.....		3,558 04
Office furniture.....		1,000 00
Re-insurance on unpaid losses.....		200 00
Amount of premium notes on which policies are issued.....	\$912,886 00	
Aggregate amount of assets reported by the company.....		\$132,197 64

II. LIABILITIES.

Losses in process of adjustment, suspended or reported.....	\$4,937 50	
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	65,187 31	
Amount of all other claims against the company.....	1,500 00	
Gross liabilities.....		71,624 81
Surplus as regards policyholders.....		\$60,572 83

III. INCOME.

Cash premiums received—fire risks.....	\$35,519 29	
Cash premiums received—marine, etc., risks.....	23,394 31	
		\$58,913 60
Amount of premium notes received—marine and inland.....	\$21,143 50	
Interest received.....		2,517 86
Rents.....		575 00
Aggregate income during year.....		\$62,006 46

IV. EXPENDITURES.

Paid for losses during year—fire.....	\$2,613 11	
Paid for losses during year—marine and inland.....	18,774 77	
		\$21,387 88
Amount paid for commissions and brokerage.....		4,364 76
National and State taxes.....		463 75
Amount of all other expenditures.....		5,605 62
Aggregate expenditures during year.....		\$31,822 01

73—MILWAUKEE MECHANICS' MUTUAL INSURANCE CO.

YEAR ENDING DECEMBER 31, 1872.

[Located at Milwaukee, Wis.; incorporated February 18, 1852; commenced business March, 1852.]
 CHRISTIAN PREUSSER, PRESIDENT. ADOLPH J. CRAMER, SECRETARY.
 FRANCIS LACKNER, *Attorney for Illinois*, residing at Chicago.

I. ASSETS.

Value of real estate owned by the company, (less incumbrances thereon).....	\$4,546 25
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	6,615 39
Interest accrued \$288 28 on bond and mortgage loans.....	288 28
Value of lands mortgaged, exclusive of perishable improvements.....	\$10,000 00
Value of buildings mortgaged (insured for \$2,800 00 as collateral).....	4,500 00
Total value of said mortgaged premises.....	\$14,500 00
United States bonds belonging to the company.....	Par value.
County bonds belonging to the company.....	\$155,900 00
Milwaukee Gardeners' Association bonds belonging to the company.....	1,170 00
Interest accrued on stocks, not included in market value.....	100 00
Cash in company's principal office.....	190 63
Cash in bank.....	\$174 41
Bills receivable—not matured, taken for fire, etc., risks.....	23,326 49
Gross premium in process of collection.....	23,500 90
Office furniture.....	641 00
Amount of premium notes on which policies are issued.....	15,189 34
Aggregate amount of assets reported by the company.....	1,189 00
	\$227,624 92

II. LIABILITIES.

Losses resisted by company, including all expenses unpaid thereon.....	\$2,620 00
Amount required to re-insure all outstanding fire risks (at 40 per cent).....	144,480 80
Gross liabilities.....	147,100 80
Surplus as regards policyholders.....	\$80,524 12

III. INCOME.

Cash premiums received—fire risks.....	\$165,123 54
Interest received.....	9,516 16
Income from all other sources.....	676 22
Aggregate income during year.....	\$175,315 92

IV. EXPENDITURES.

Paid for losses during year—fire.....	\$74,330 43
Amount paid for commissions and brokerage.....	33,684 67
Amount paid for salaries, fees, and charges of officers and employees.....	11,703 00
Amount paid for taxes—National, State and local.....	5,856 87
Amount paid for office expenses, rents, advertising, stationery, etc.....	11,409 41
Aggregate expenditures during year.....	\$136,984 38

74—MISSISSIPPI VALLEY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Memphis, Tenn.; incorporated Nov. 21, 1865; commenced business Dec. 14, 1865.]

F. S. DAVIS, PRESIDENT,

H. GRONAUER, SECRETARY.

R. S. CRITCHELL, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$300,000 00
Amount of capital stock paid up in cash.....	293,500 00
Amount of unpaid subscribed capital.....	6,500 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$37,475 00
Interest accrued \$936 87, on bond and mortgage loans.....	936 87
Value of lands mortgaged, exclusive of perishable improvements.....	\$49,600
Value of buildings mortgaged (insured for \$12,500 as collateral).....	20,000
Total value of said mortgaged premises.....	\$69,600
United States bonds belonging to the company.....	Par value.. 22,575 00
State bonds belonging to the company.....	68,000 59,531 51
Amount loaned—secured by bond and stock collaterals.....	Market value, \$141,923 98,860 00
Interest due and accrued on stocks, not included in market value.....	2,120 00
Interest due and accrued on collateral loans.....	1,613 75
Cash in company's principal office, and in bank.....	\$7,870 41
Cash in hands of agents and in course of transmission.....	87,473 87
	95,344 28
Bills receivable—not matured, taken for fire, etc., risks.....	237 00
Bills receivable—past due, taken for fire, etc., risks.....	131 75
Gross premium in process of collection.....	20,334 60
Salvage and claims on losses already paid.....	714 50
Stockholders' notes, etc., not actually paid up in cash.....	\$6,500 00
Bonds and mortgages, not first liens and not actual capital.....	\$6,749 23
Aggregate amount of assets reported by the company.....	\$339,874 26

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$8,151 26
Losses in process of adjustment, suspended or reported.....	1,000 00
Amount required to re-insure all outstanding risks—fire 40 per cent., marine 100 per cent.....	33,642 27
Amount of all other claims against the company.....	1,337 17
Gross liabilities except capital stock.....	44,130 70
Surplus as regards policyholders.....	\$295,743 56
Amount of capital stock paid up.....	293,500 00
Surplus over paid up capital.....	\$2,243 56

IV. INCOME.

Cash premiums received—fire risks.....	\$88,349 43
Cash premiums received—marine, etc., risks.....	14,656 23
Amount of premium notes received—fire, \$237.....	\$103,005 66
Interest received.....	15,363 01
Cash received from "calls" on capital.....	\$98,500
Income from all other sources.....	480 00
Aggregate income during year.....	\$118,848 67

V. EXPENDITURES.

Paid for losses during year—fire.....	\$28,052 22
Paid for losses during year—marine and inland.....	9,400 59
Amount paid for commissions and brokerage.....	\$37,452 81
Amount paid for salaries fees and charges of officers and employees.....	7,397 52
Amount paid for taxes—National, State and local.....	24,569 72
	535 05
Aggregate expenditures during year.....	\$69,955 10

75—NARRAGANSETT FIRE AND MARINE INSURANCE CO.

YEAR ENDING DECEMBER 31, 1872.

Located at Providence, R. I.; incorporated July, 1859; commenced business April, 1864.

HENRY HARRIS, PRESIDENT.

IRA A. FOSTER, SECRETARY.

ISAAC H. SEELEY, *Attorney for Illinois*, residing at Evanston.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	250,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$120,847 79
Interest due \$747 94, accrued \$1,901 09 on bonds and mortgage loans.....	2,649 03
Value of lands mortgaged, exclusive of perishable improvements.....	\$27,638 00
Value of buildings mortgaged (insured for \$137,500 as collateral).....	413,152 54
Total value of said mortgaged premises.....	\$440,790 54
Bank stock belonging to the company.....Par value \$201,975 00	229,993 50
Cash in company's principal office.....	\$125 00
Cash in bank.....	58,371 01
Bills receivable—not matured, taken for fire, etc., risks.....	58,496 01
Bills receivable—past due, taken for fire, etc., risks.....	24,820 36
Gross premium in process of collection.....	11,930 96
Salvage and claims on losses already paid.....	68,878 01
Re-insurance due from other companies on losses paid.....	6,500 00
Office furniture.....	7,012 55
Aggregate amount of assets reported by the company.....	2,500 00
	\$533,565 21

III. LIABILITIES.

Losses—adjusted and unpaid.....	\$21,050 87
Losses in process of adjustment, suspended or reported.....	96,359 04
Losses resisted by company, including all expenses unpaid thereon.....	4,500 00
Required to re-insure all outstanding risks (fire 40 p. ct., marine 100 p. ct.).....	107,624 78
Due and accrued for salaries, rents, advertising, etc.....	2,620 85
Amount of all other claims against the company.....	12,392 02
Gross liabilities except capital stock.....	244,547 56
Surplus as regards policyholders.....	\$289,017 65
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital.....	\$39,017 65

IV. INCOME.

Cash premiums received—fire risks.....	\$257,795 90
Cash premiums received—marine, etc., risks.....	111,396 15
Amount of premium notes received—marine and inland \$26,793 75.....	\$369,192 05
Interest received.....	9,361 10
Income from all other sources.....	48,472 94
Aggregate income during year.....	\$427,026 09

V. EXPENDITURES.

Paid for losses during year—fire.....	\$365,058 40
Paid for losses during year—marine and inland.....	163,407 85
Amount paid for commissions and brokerage.....	\$528,466 25
Amount paid for salaries, fees and charges of officers and employees.....	45,495 26
Amount paid for taxes—National, State and local.....	25,559 60
	8,611 22
Aggregate expenditures during year.....	\$608,132 33

76—NATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Hartford, Conn.; incorporated March 27, 1871; commenced business Dec. 1, 1871.]

MARK HOWARD, PRESIDENT.

JAMES NICHOLS, SECRETARY.

SILAS M. MOORE, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$1,000,000 00
Amount of capital stock paid up in cash.....	500,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued	\$135,000 00
Interest accrued \$3,666 41, on bond and mortgage loans.....	3,666 41
Value of lands mortgaged, exclusive of perishable improvements.....	\$264,084 00
Value of buildings mortgaged (insured for \$90,067 00, as collateral).....	166,226 00
Total value of said mortgaged premises.....	\$430,310 00

	Par value.	
State bonds belonging to the company.....	\$10,000 00	10,000 00
Railroad bonds belonging to the company.....	25,000 00	23,500 00
City bonds belonging to the company.....	65,000 00	63,700 00
Bank stock belonging to the company.....	155,075 00	210,316 00
Railroad stock belonging to the company.....	22,900 00	33,205 00
Amount loaned—security by bond and stock collaterals.....market value	85,018 00	53,890 00
Interest due and accrued on bonds, not included in market value.....		3,125 00
Interest due and accrued on collateral loans.....		1,422 07
Cash in company's principal office.....	35,859 46	
Cash in bank.....	168,482 14	
		204,341 60

Aggregate amount of assets reported by the company.....	\$742,166 08
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III. LIABILITIES.

Losses—adjusted and unpaid.....	\$27,539 67	
Losses in process of adjustment, suspended or reported.....	42,044 96	
Amount required to re-insure all outstanding fire risks, at 40 per cent.....	130,481 33	
Gross liabilities, except capital stock.....		\$200,065 96
Surplus as regards policyholders.....		\$542,100 12
Amount of capital stock paid up.....		500,000 00
Surplus over paid up capital.....		\$42,100 12

IV. INCOME.

Cash premiums received—fire risks.....	\$332,598 51
Interest received.....	34,527 42
Income from all other sources.....	68 81
Aggregate income during year.....	\$366,894 74

V. EXPENDITURES.

Paid for losses during year—fire.....	\$174,509 34
Cash dividends paid to stockholders.....	20,000 00
Amount paid for commissions and brokerage.....	49,518 45
Amount paid for salaries, fees and charges of officers and employees.....	28,281 75
Amount paid for taxes—National, State and local.....	2,593 68
Amount paid for books, stationery, agency expenses, and all other expenses.....	25,387 42
Aggregate expenditures during year.....	\$300,290 64

77—NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Hannibal, Mo.; incorporated September, 1866; commenced business March, 1867.]

A. W. LAMB, PRESIDENT.

J. H. DICKASON, SECRETARY.

JOHN M. SNYDER, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	200,000 00
II. ASSETS.	
Value of real estate owned by the company. (less incumbrances thereon).....	\$15,850 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	77,609 43
Loans on bonds and mortgages—first liens—with over one year's interest unpaid.....	2,800 00
Interest due \$193 83, accrued \$4,995 19 on bond and mortgage loans.....	5,189 02
	Par value.
U. S. bonds belonging to the company.....	\$1,000 00 1,113 12
County bonds belonging to the company.....	500 00 500 00
County stock belonging to the company.....	150 00 150 00
Hannibal Fire bonds belonging to the company.....	500 00 500 00
School stock belonging to the company.....	100 00 100 00
Amount loaned—secured by bond and stock collaterals.....	market value 38,753 25 9,225 30
Value of all other loans made by the company.....	20,888 70
Interest due and accrued on stocks—not included in market value.....	126 74
Interest due and accrued on collateral loans.....	2,712 84
Cash in bank.....	15,564 23
Bills receivable—not matured; taken for fire, etc., risks.....	1,812 37
Bills receivable—secured.....	60,201 75
Gross premium in process of collection.....	12,725 09
Rents accrued and due and unpaid.....	112 00
Office furniture and fixtures.....	6,563 09
Stationery and printing.....	\$4,295 01
Aggregate amount of assets reported by the company.....	\$234,743 68
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$1,331 25
Losses in process of adjustment, suspended or reported.....	2,000 00
Required to re-insure all outstanding risks (fire 40 p. ct., marine 100 p. ct).....	23,120 00
Due and accrued for salaries, rents, advertising, etc.....	654 96
Gross liabilities except capital stock.....	27,106 21
Surplus as regards policyholders.....	\$207,637 47
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$7,637 47
IV. INCOME.	
Cash premiums received—fire risks.....	\$86,503 52
Interest received.....	6,867 86
Cash received from "calls" on capital.....	\$92,471 75
Rents.....	25 00
Income from all other sources.....	151 00
Aggregate income during year.....	\$93,547 38
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$50,783 04
Amount paid for commissions and brokerage.....	16,606 68
Amount paid for salaries, fees and charges of officers and employees.....	9,026 19
Amount of all other expenditures.....	7,837 05
Aggregate expenditures during year.....	\$84,252 96

78—NATIONAL FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Philadelphia, Pa. ; incorporated Aug. 31, 1869 ; commenced business Sept. 18, 1871.]

SIMON J. STINE, PRESIDENT.

W. D. HALFMANN, SECRETARY.

*JOHN M. SNYDER, Attorney for Illinois, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$300,000 00
Amount of capital stock paid up in cash	300,000 00

II. ASSETS.

Value of real estate owned by the company, less incumbrances thereon	\$75,666 67
Loans on bonds and mortgages—first liens, with not over one year's interest accrued..	83,149 76
Interest accrued, \$2,234 05 on bond and mortgage loans.....	2,234 05
Value of lands mortgaged, exclusive of perishable improvements	\$297,900 00
Value of buildings mortgaged, insured for \$51,375 as collateral.....	148,100 00
Total value of said mortgaged premises.....	\$446,000 00
	Par value
Railroad bonds belonging to the company.....	\$80,000 00
All other bonds or stocks belonging to the company	19,926 00
Amount loaned, secured by bond and stock collaterals.....	Market value. 7,000 00
Value of all other loans made by the company.....	11,668 33
Interest due and accrued on stocks, not included in market value.....	764 30
Cash in company's principal office.....	8,302 49
Cash in bank.....	51,064 18
Gross premium in process of collection.....	59,366 67
Rents accrued, due and unpaid.....	82,418 64
Office furniture	638 20
Salvage on unpaid losses.....	2,800 00
All other property or assets belonging to the company	5,018 00
Aggregate amount of assets reported by the company	570 00
	\$424,538 62

III. LIABILITIES.

Losses, adjusted and unpaid	\$3,528 39
Losses in process of adjustment, suspended or reported	17,700 00
Losses resisted by company, including all expenses unpaid thereon	6,000 00
Amount required to re-insure all outstanding fire risks at 40 cent.....	77,136 87
Amount reclaimable on perpetual fire insurance policies	1,178 00
Amount of all other claims against the company.....	16,489 72
Gross liabilities, except capital stock	122,032 98
Surplus as regards policyholders.....	\$302,505 64
Amount of capital stock paid up.....	300,000 00
Surplus over paid up capital.....	\$2,505 64

IV. INCOME.

Cash premiums received—fire risks.....	\$193,867 60
Interest received	6,502 84
Cash received from "calls" on capital.....	\$300,000 00
Deposit premiums received for perpetual fire risks.....	1,178 00
Rents.....	3,467 81
Aggregate income during year.....	\$203,838 25

V. EXPENDITURES.

Paid for losses during year—fire	\$26,659 06
Amount paid for commissions and brokerage	17,469 95
Amount paid for salaries, fees and charges of officers and employees	14,604 50
Amount paid for taxes—National, State and local.....	3,164 60
Amount of all other expenditures.....	27,234 07
Aggregate expenditures during year.....	\$89,132 18

79—NATIONAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated 1838.]

HENRY T. DROWNE, PRESIDENT.

HENRY H. HALL, SECRETARY.

ARTHUR C. DUCAT, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$200,000 00
Amount of capital stock paid up in cash.....	200,000 00
II. ASSETS.	
Value of real estate owned by the company (less incumbrances thereon).....	\$2,000 00
Loans on bonds and mortgages, first liens, with not over one year's interest accrued..	190,450 00
Interest due \$894 81, accrued, \$2,137 53 on bond and mortgage loans.....	3,022 34
Value of buildings mortgaged (insured for \$224,450 as collateral).....	\$520,000
Amount loaned—secured by bond and stock collaterals.....	Market value, 51,235
Interest due and accrued on collateral loans.....	214 59
Cash in company's principal office.....	\$9,932 08
Cash in bank.....	85,802 99
	95,735 07
Gross premium in process of collection.....	5,156 72
Deposited in N. Y. Life Insurance and Trust Company.....	28,046 41
Due from agents and branch offices.....	7,500 00
All other property or assets belonging to the company.....	450 00
Aggregate amount of assets reported by the company.....	\$375,960 13
III. LIABILITIES.	
Loans in process of adjustment, suspended or reported.....	\$90,306 53
Amount required to re-insure all outstanding fire risks, at 40 per cent.....	60,476 62
Due and accrued for salaries, rents, advertising, etc.....	666 66
Gross liabilities, except capital stock.....	151,449 81
Surplus as regards policyholders.....	\$224,510 32
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$24,510 32
IV. INCOME.	
Cash premiums received—fire risks.....	\$159,733 98
Interest received.....	19,732 77
Cash received from "calls" on capital.....	\$80,000
Aggregate income during year.....	\$179,466 75
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$105,674 85
Cash dividends paid to stockholders.....	10,000 00
Amount paid for commissions and brokerage.....	18,651 51
Amount paid for salaries, fees and charges of officers and employees.....	13,391 63
Amount paid for taxes—National, State and local.....	7,491 03
Amount of all other expenditures.....	26,102 54
Aggregate expenditures during year.....	\$181,311 56

80—NEW ORLEANS MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New Orleans, La.; incorporated August 7, 1869; commenced business August, 1869.]

CHARLES CAVAROC, PRESIDENT.

GEORGE LANAU, SECRETARY.

SILAS M. MOORE, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$1,000,000 00
Amount of capital stock paid up in cash.....	907,717 06
Amount of unpaid subscribed capital.....	87,782 94
II. ASSETS.	
Value of real estate owned by the company, (less incumbrances thereon).....	\$168,204 69
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	189,104 56
Par value.....	
Levee Steam Cotton Press Company belonging to the company.....	\$12,600 00
Bienville Oil Works Company stock belonging to the company.....	20,000 00
Insurance companies stock belonging to the company.....	43,000 00
Railroad bonds belonging to the company.....	20,000 00
City bonds belonging to the company.....	18,000 00
Jewish Widows' and Orphans' bonds.....	1,000 00
Mechanics' Agricultural Ass'n of Louisiana bonds belonging to company.....	10,000 00
Louisiana Manufacturing Company bonds belonging to the company.....	20,000 00
All other bonds or stocks belonging to the company.....	6,200 00
Amount loaned—secured by bond and stock collaterals.....	Market value. 282,991 95
Value of all other loans made by the company.....	68,901 22
Cash in company's principal office.....	\$50 00
Cash in bank.....	117,615 00
	117,665 08
Premiums not matured taken for fire, etc., risks.....	312,983 26
Gross premium in process of collection.....	197,132 41
Stockholders' notes or other obligations given for capital subscribed.....	\$87,782 94
Aggregate amount of assets reported by the company.....	\$1,391,040 89
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$37,300 00
Losses in process of adjustment, suspended or reported.....	52,900 00
Losses resisted by company, including all expenses unpaid thereon.....	17,300 00
Amount required to re insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	235,929 14
Amount of cash dividends due, remaining unpaid.....	7,147 43
Gross liabilities except capital stock.....	350,576 57
Surplus as regards policyholders.....	\$1,040,464 32
Amount of capital stock paid up.....	907,717 06
Surplus over paid up capital.....	\$132,747 26
IV. INCOME.	
Cash premiums received—fire risks.....	\$539,799 82
Cash premiums received—marine, etc., risks.....	523,037 01
Interest received.....	\$1,062,836 83
	76,130 80
Aggregate income during year.....	\$1,138,967 63
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$49,068 90
Paid for losses during year—marine and inland.....	123,582 59
	\$172,651 49
Cash dividends paid to stockholders.....	492,205 97
Amount paid for salaries, fees and charges of officers and employees.....	55,750 13
Amount paid for taxes—National, State and local.....	8,553 80
Aggregate expenditures during year.....	\$729,161 39

81—NEW YORK AND YONKERS' FIRE INSURANCE CO.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated Feb. 19, 1872; commenced business March 1, 1872.]
 RICHARD L. FRANKLIN, PRESIDENT. JOHN W. SIMONSON, SECRETARY.
 ABRAHAM WILLIAMS, Attorney for Illinois, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$200,000 00
Amount of capital stock paid up in cash.....	200,000 00

II. ASSETS.

City bonds belonging to the company.....par value. \$100,000 00	\$102,000 00
Value of all loans made by the company.....	110,000 00
Interest due and accrued on stocks—not included in market value.....	2,934 25
Interest due and accrued on collateral loans.....	4,382 96
Cash in company's principal office.....	\$558 44
Cash in bank.....	63,535 78
	64,094 22
Gross premium in process of collection.....	12,400 22
Salvage and claims on losses already paid.....	2,000 00
Rents accrued and due and unpaid.....	1,000 00
Re-insurance, \$2,500; salvage on unpaid losses, \$5,617 03.....	8,117 03
Aggregate amount of assets reported by the company.....	\$306,937 68

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$52,600 76
Losses in process of adjustment, suspended or reported.....	25,000 00
Amount required to re-insure all outstanding fire risks (at 40 per cent.)....	23,045 92
Gross liabilities except capital stock.....	100,646 68
Surplus as regards policyholders.....	\$206,291 00
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$6,291 00

IV. INCOME.

Cash premiums received—fire risks.....	\$53,399 07
Interest received.....	3,927 47
Cash received from "calls" on capital.....	\$80,000 00
Aggregate income during year.....	\$57,326 54

V. EXPENDITURES.

Paid for losses during year—fire.....	\$34,484 48
Amount paid for commissions and brokerage.....	7,469 54
Amount paid for salaries, fees and charges of officers and employees.....	9,440 38
Amount paid for taxes—National, State and local.....	588 98
Amount of all other expenditures.....	11,248 94
Aggregate expenditures during year.....	\$63,232 32

82—NIAGARA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated July, 1850; commenced business July, 1850.]

HENRY A. HOWE, PRESIDENT.

PETER NOTMAN, SECRETARY.

GEORGE D. GOULD, *Attorney for Illinois*, residing at Moline.

I. CAPITAL.		
Whole amount of joint stock capital authorized		\$500,000 00
Amount of capital stock paid up in cash		500,000 00
II. ASSETS.		
Value of real estate owned by the company, less incumbrances thereon		\$22,725 95
Loans on bonds and mortgages—first liens, with not over one year's interest accrued..		154,000 00
Interest accrued, \$5,390 on bond and mortgage loans		5,390 00
Value of lands mortgaged, exclusive of perishable improvements	\$200,000 00	
Value of buildings mortgaged, insured for \$185,250 as collateral	240,000 00	
Total value of said mortgaged premises	\$440,000 00	
	Par value	
United States bonds belonging to the company	\$638,000 00	720,600 00
State bonds belonging to the company	30,000 00	25,000 00
Amount loaned, secured by bond and stock collaterals	Market value. 262,760 00	195,050 00
Interest due and accrued on collateral loans		6,267 00
Cash in bank		17,007 25
Gross premium in process of collection		116,948 05
Rents accrued, due and unpaid		1,550 00
Aggregate amount of assets reported by the company		\$1,264,538 25
III. LIABILITIES.		
Losses in process of adjustment, suspended or reported	\$233,088 00	
Losses resisted by company, including all expenses unpaid thereon	13,612 00	
Amount required to re-insure all outstanding risks—fire, 40 per cent.; ma-		
100 per cent	308,554 85	
Amount of cash dividends due, remaining unpaid	35 25	
Gross liabilities, except capital stock		555,290 10
Surplus as regards policyholders		\$709,248 15
Amount of capital stock paid up		500,000 00
Surplus over paid up capital		\$209,248 15
IV. INCOME.		
Cash premiums received—fire risks, ...	\$727,113 12	
Cash premiums received—marine, etc., risks	1,151 59	
		\$728,264 71
Interest received		73,371 96
Income from all other sources		5,507 00
Aggregate income during year		\$807,143 67
V. EXPENDITURES.		
Paid for losses during year—fire	\$546,229 73	
Paid for losses during year—marine and inland	3,639 26	
		\$549,868 99
Cash dividends paid to stockholders		52 00
Amount paid for commissions and brokerage		109,906 66
Amount paid for salaries, fees and charges of officers and employees		37,381 40
Amount paid for taxes—National, State and local		23,600 16
Amount paid for stationery, rents, supplies, traveling expenses, etc		78,926 67
Aggregate expenditures during year		\$799,744 88

83—NORTH MISSOURI INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Macon, Mo.; incorporated July 5, 1867; commenced business August 2, 1867.]

JOHN F. WILLIAMS, PRESIDENT.

ALBERT LARRABEE, SECRETARY.

H. S. TIFFANY, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$500,000 00
Amount of capital stock paid up in cash.....		350,000 00
Amount of unpaid subscribed capital.....		150,000 00
II. ASSETS.		
Value of real estate owned by the company, (less incumbrances thereon).....		\$37,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		175,662 26
Interest accrued \$6,460 99 on bond and mortgage loans.....		6,460 99
Value of lands mortgaged, exclusive of perishable improvements.....	\$318,305 00	
Value of buildings mortgaged (insured for \$56,644 as collateral).....	88,205 00	
Total value of said mortgaged premises.....	\$406,511 00	
State bonds belonging to the company..... par value	\$43,000 00	18,050 00
Railroad bonds belonging to the company..... "	144,200 00	123,295 06
School bonds belonging to the company..... "	340 00	340 00
Railroad stock belonging to the company..... "	1,000 00	800 00
Insurance stock belonging to the company..... "	10,000 00	10,000 00
Amount loaned—secured by bond and stock collaterals..... market value	39,700 00	20,259 42
Value of all other loans made by the company.....		3,150 00
Interest due and accrued on stocks—not included in market value.....		600 00
Cash in company's principal office.....	\$7,201 12	
Cash in bank.....	71,223 78	
		78,424 90
Bills receivable—not matured, taken for fire, etc., risks.....		73,015 23
Bills receivable—past due, taken for fire, etc., risks.....		5,791 90
Bills receivable.....		3,381 00
Gross premium in process of collection.....		186,650 62
Salvage and claims on losses already paid.....		275 00
Rents accrued and due and unpaid.....		300 00
Office furniture, etc.....		10,221 73
Stockholders' notes given for capital subscribed.....	\$150,000 00	
Aggregate amount of assets reported by the company.....		\$753,678 05
III. LIABILITIES.		
Losses in process of adjustment, suspended or reported.....	\$55,478 18	
Losses resisted by company, including all expenses unpaid thereon.....	6,000 00	
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	220,382 96	
Gross liabilities except capital stock.....		331,861 14
Surplus as regards policyholders.....		421,816 91
Amount of capital stock paid up.....		350,000 00
Surplus over paid up capital.....		\$71,816 91
IV. INCOME.		
Cash premiums received—fire risks.....	\$732,553 72	
Cash premiums received—marine, etc., risks.....	84,889 52	
		\$807,443 24
Interest received.....		13,677 26
Cash received from "calls" on capital.....	\$150,000 00	
Rents.....		976 05
Amount of premium notes received remaining unpaid.....	\$53,413 81	
Income from all other sources.....		4,375 78
Aggregate income during year.....		\$826,472 33
V. EXPENDITURES.		
Paid for losses during year—fire.....	\$268,607 99	
Paid for losses during year marine and inland.....	32,006 14	
		\$300,614 13
Amount paid for commissions and brokerage.....		155,203 67
Amount paid for salaries, fees and charges of officers and employees.....		28,211 34
Amount paid for taxes—National, State and local.....		8,122 00
Amount paid for stationery, postage, express and advertising.....		76,061 05
Aggregate expenditures during year.....		\$568,212 19

84—NORTHWESTERN NATIONAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Milwaukee Wis.; incorporated Feb. 20, 1869; commenced business July 1, 1869.]

ALEXANDER MITCHELL, PRESIDENT.

FRANK H. WHIPP, SECRETARY.

ALFRED JAMES, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$1,000,000 00
Amount of capital stock paid up in cash.....		235,500 00
II. ASSETS.		
	Par value.	
United States bonds belonging to the company.....	\$157,000	\$181,850 00
Railroad bonds belonging to the company.....	15,000	16,200 00
City bonds belonging to the company.....	50,000	50,000 00
Interest due and accrued on stocks, not included in market value.....		4,000 00
Cash in company's principal office.....	\$16,239 00	
Cash in bank.....	31,317 26	
		47,556 26
Bills receivable—not matured, taken for fire, etc., risks.....		19,718 77
Bills receivable—past due, taken for fire, etc., risks.....		617 00
Gross premium in process of collection.....		39,636 95
Salvage and claims on losses already paid.....		7,008 16
Re-insurance due from other companies on losses paid.....		10,648 22
Office furniture.....		2,500 00
Due from stockholders.....		3,550 00
Re-insurance and salvage on unpaid losses.....		11,375 00
Aggregate amount of assets reported by the company.....		\$394,660 36
III. LIABILITIES.		
Losses in process of adjustment, suspended or reported.....	\$25,625 00	
Losses resisted by company, including all expenses unpaid thereon.....	7,500 00	
Amount required to re-insure all outstanding risks—fire 40 per cent., marine 100 per cent.....	54,800 89	
Gross liabilities except capital stock.....		87,925 89
Surplus as regards policyholders.....		\$306,734 47
Amount of capital stock paid up.....		235,500 00
Surplus over paid up capital.....		\$71,234 47
IV. INCOME.		
Cash premiums received—fire risks.....	\$176,618 48	
Cash premiums received—marine, etc., risks.....	68,896 99	
		\$245,515 47
Amount of premium notes received—marine and inland \$20,335 77.....		
Interest received.....		11,023 99
Aggregate income during year.....		\$256,539 46
V. EXPENDITURES.		
Paid for losses during year—fire.....	\$96,928 49	
Paid for losses during year—marine and inland.....	42,428 44	
		\$139,356 93
Amount paid for commissions and brokerage.....		29,789 62
Amount paid for salaries, fees and charges of officers and employees.....		13,615 92
Amount paid for taxes—National, State and local.....		3,929 38
Amount paid for revenue stamps.....		797 80
Amount paid for postage.....		622 77
Amount paid for exchange.....		255 35
Amount of all other expenditures.....		14,016 17
Aggregate expenditures during year.....		\$201,783 94

85—OLD DOMINION INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Richmond, Va.; incorporated Feb. 15, 1870; commenced business Oct. 20, 1870.]

BENJAMIN NASH, PRESIDENT.

B. C. WHERRY, SECRETARY.

HENRY L. PASCO, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	200,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$750 00
Value of lands mortgaged, exclusive of perishable improvements.....	\$10,000
United States bonds belonging to the company.....	34,287 48
City bonds belonging to the company.....	32,262 50
Interest due and accrued on stocks, not included in market value.....	1,490 00
Cash in company's principal office.....	\$141,766 03
Cash in bank.....	15,121 32
Bills receivable—not matured—taken for fire, etc., risks.....	156,887 35
Gross premium in process of collection.....	1,048 42
Aggregate amount of assets reported by the company.....	\$238,517 75

III. LIABILITIES

Losses in process of adjustment, suspended or reported.....	\$2,500 00
Required to reinsure all outstanding risks, (fire 40 pr. ct., marine 100 pr. ct.).....	12,708 80
Amount of all other claims against the company.....	1,318 50
Gross liabilities, except capital stock.....	16,527 30
Surplus as regards policyholders.....	\$221,990 45
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$21,990 45

IV. INCOME.

Cash premiums received—fire risks.....	\$59,012 28
Cash premiums received—marine, etc., risks.....	5,149 28
Interest received.....	\$64,161 56
Rents.....	13,546 18
Aggregate income during year.....	440 00
	\$78,147 76

V. EXPENDITURES.

Paid for losses during year—fire.....	\$23,210 61
Paid for losses during year—marine and inland.....	880 00
Cash dividends paid to stockholders.....	\$24,090 61
Amount paid for salaries, fees and charges of officers and employees.....	24,000 00
Amount paid for taxes—National, State and local.....	4,970 00
Amount paid for stationery, advertising, reinsurance, etc.....	1,742 87
Aggregate expenditures during year.....	5,175 79
	\$59,979 27

86—ORIENT INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Hartford, Conn.; incorporated May, 1867; commenced business January 1, 1872.]

C. T. WEBSTER, PRESIDENT.

GEO. W. LESTER, SECRETARY.

JOHN A. HUGHES, *Attorney for Illinois*, residing at Springfield.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$2,000,000 00
Amount of capital stock paid up in cash.....	500,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$157,955 90
Interest accrued \$502 68 on bond and mortgage loans.....	5,112 68
Value of buildings mortgaged (insured for \$129,400 as collateral)	\$405,240 00
Par value	
Bank stock belonging to the company.....	119,283 00
Railroad bonds belonging to the company.....	40,230 00
Railroad stock belonging to the company.....	112,084 00
All other bonds or stocks belonging to the company.....	21,000 00
Amount loaned—secured by bond and stock collaterals.....market value	222,490 50
Interest due and accrued on stocks—not included in market value.....	1,500 00
Interest due and accrued on collateral loans.....	3,941 69
Cash in company's principal office.....	\$755 42
Cash in bank.....	29,973 18
Gross premium in process of collection.....	30,728 60
Cash balances on books due from agents.....	75,000 00
Office furniture and safe.....	5,817 78
	2,500 00
Aggregate amount of assets reported by the company.....	\$705,519 60

III. LIABILITIES.

Losses in process of adjustment, suspended or reported.....	\$51,958 41
Amount required to re-insure all outstanding fire risks at 40 per cent.....	116,327 09
Due and accrued for salaries, rents, advertising, etc.....	2,000 00
Amount due and to become due for borrowed money.....	60,000 00
Amount of all other claims against the company.....	13,125 00
Gross liabilities except capital stock.....	243,410 50
Surplus as regards policyholders.....	\$462,109 10
Amount of capital stock paid up.....	\$500,000 00
Amount of net available assets.....	462,109 10
Impairment of capital.....	\$37,890 90

IV. INCOME.

Cash premiums received—fire risks.....	\$314,391 27
Interest received.....	31,613 93
Aggregate income during year.....	\$346,005 20

V. EXPENDITURES.

Paid for losses during year—fire.....	\$196,573 68
Amount paid for commissions and brokerage.....	47,362 39
Amount paid for salaries, fees and charges of officers and employees.....	23,804 61
Amount paid for taxes—National, State and local.....	7,924 59
Amount paid for agencies and general expenses.....	35,183 28
Aggregate expenditures during year.....	\$310,848 55

87—ORIENT MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated February, 1854; commenced business March 1, 1854.]
 EUGENE DUTILH, PRESIDENT. CHARLES IRVING, SECRETARY.
 A. R. ATKINS, Attorney for Illinois, residing at Chicago.

I. ASSETS.		
	Par value.	
United States bonds belonging to the company	\$525,000 00	\$583,362 52
State bonds belonging to the company	44,000 00	28,600 00
Bank stock belonging to the company	20,000 00	20,000 00
Insurance company's scrip belonging to the company	108,705 00	105,043 00
All other bonds or stocks belonging to the company	11,000 00	12,678 58
Amount loaned—secured by bond and stock collaterals	34,359 00	30,000 00
Interest due and accrued on stocks, not included in market value		13,509 96
Cash in bank		359,147 59
Bills receivable—not matured, taken for marine risks		147,540 66
Bills receivable—past due, taken for marine risks		14,699 16
Gross premiums in process of collection		117,560 42
Salvage and claims on losses already paid		53,744 34
Re-insurance and salvage on unpaid losses		51,000 00
Subscription notes in advance of premiums		549,794 65
Aggregate amount of assets reported by the company		\$2,086,680 88
II. LIABILITIES.		
Losses—adjusted and unpaid	\$70,206 30	
Losses in process of adjustment, suspended or reported	105,335 00	
Losses resisted by company, including all expenses unpaid thereon	19,260 00	
Amount required to re-insure all outstanding risks—marine at 100 per cent	334,613 56	
Amount of scrip unpaid, authorized or ordered to be redeemed	1,511 00	
Unused balances of subscription notes taken in advance for premiums	368,441 48	
Interest due and declared, remaining unpaid or uncalled for	7,297 15	
Amount of all other claims against the company	1,391 39	
Gross liabilities, except scrip reserve fund		\$908,055 88
Surplus as regards policyholders		\$1,178,625 00
Amount of scrip reserve fund		1,063,625 00
Surplus over scrip reserve fund		\$115,000 00
III. INCOME.		
Cash premiums received—marine risks		\$1,145,408 41
Interest received		40,253 20
Received from rents		4,405 00
Aggregate income during year		\$1,190,066 61
IV. EXPENDITURES.		
Paid for losses during year—marine and inland		\$892,674 15
Amount of interest paid to scrip holders		62,894 60
Amount of scrip redeemed in cash		65,400 00
Amount paid for commissions and brokerage		57,218 23
Amount paid for salaries, fees, and charges of officers and employees		64,357 10
Amount paid for taxes—National, State and local		12,440 11
Amount paid for rents, advertising, stationery, etc.		22,420 19
Aggregate expenditures during year		\$1,180,404 38

88—PACIFIC MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N; Y.; incorporated 1854; commenced business January 10, 1855.]

JOHN K. MYERS, PRESIDENT.

THOMAS HALE, SECRETARY.

ELIJAH K. BRUCE, *Attorney for Illinois*, residing at Chicago.

I. ASSETS.		
United States bonds belonging to the company.....	par value.....	\$300,000 00
City bonds.....	“ “.....	\$332,625 00
Delaware and Hudson Canal Co. bonds belonging to Co.....	“ “.....	20,000 00
Bank stock belonging to the company.....	“ “.....	10,000 00
Insurance company scrip belonging to company.....	“ “.....	20,820 00
All other bonds or stocks belonging to the company.....	“ “.....	49,632 95
Amount loaned, secured by bond and stock collaterals.....	market value.....	34,750 00
Interest due and accrued on stocks—not included in market value.....		195,450 00
Interest due and accrued on collateral loans.....		1,690 00
Cash in company's principal office.....		507 50
Cash in bank.....		\$973 72
		91,667 90
Bills receivable—not matured, taken for marine risks.....		92,641 62
Bills receivable—past due,.....		150,204 24
Gross premium in process of collection.....		4,703 90
Salvage and claims on losses already paid.....		51,073 04
All other property or assets belonging to the company.....		25,000 00
		31,987 74
Aggregate amount of assets reported by the company.....		\$1,021,091 59
II. LIABILITIES.		
Losses in process of adjustment, suspended or reported.....		\$108,000 00
Amount required to re-insure all outstanding risks (marine at 100 per cent,.....		100,395 77
Amount of scrip unpaid authorized or ordered to be redeemed.....		12,075 00
Amount due and to become due for borrowed money.....		60,000 00
Interest due.....		8,212 50
Amount of all other claims against the company.....		7,860 23
Gross liabilities, except scrip reserve fund.....		296,543 50
Surplus, as regards policyholders.....		\$724,548 50
Amount of scrip reserve fund.....		673,590 00
Surplus over scrip reserve fund.....		\$50,958 09
IV. INCOME.		
Cash premiums received—marine, etc., risks.....		\$529,686 02
Interest received.....		34,965 79
Bills payable, loan notes, sales of stock, etc.,.....		107,824 62
Aggregate income during the year.....		672,476 43
V. EXPENDITURES.		
Paid for losses during years—marine and inland.....		\$440,573 71
Amount of interest paid to scrip holders.....		39,964 80
Amount of scrip redeemed in cash.....		64,020 00
Amount paid for commissions and brokerage.....		25,930 53
Amount paid for salaries, fees, and charges of officers and employees.....		55,155 83
Amount paid for taxes—National, State and local.....		8,936 51
Amount paid for rents, furniture, stationery, agency expenses, etc.....		46,591 04
Aggregate expenditures during year.....		\$681,172 42

89—PENNSYLVANIA FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Philadelphia, Pa.; incorporated March, 1825; commenced business April, 1825.]

DANIEL SMITH, JR., PRESIDENT.

WM. G. CROWELL, SECRETARY.

WM. H. CUNNINGHAM, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$400,000 00
Amount of capital stock paid up in cash.....	400,000 00

II. ASSETS.

Value of real estate owned by the company (less incumbrances thereon).....	\$60,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	480,957 00
Interest due, \$60; accrued, \$7,743, on bond and mortgage loans.....	7,803 00
	Par value.
Railroad bonds belonging to the company.....	\$236,000 00
City bonds belonging to the company.....	60,000 00
Bank stock belonging to the company.....	18,000 00
Railroad stock belonging to the company.....	12,500 00
All other bonds or stocks belonging to the company.....	91,700 00
Amount loaned—secured by bond and stock collaterals..... market value	12,615 00
Interest due and accrued on stocks—not included in market value.....	4,224 00
Cash in company's principal office.....	\$23,792 84
Cash in bank.....	89,416 62
	113,209 46
Gross premium in process of collection.....	114,182 00
Aggregate amount of assets reported by the company.....	\$1,189,325 46

III. LIABILITIES.

Losses—adjusted and unpaid.....	\$103,065 00
Losses in process of adjustment, suspended or reported.....	87,673 00
Amount required to re-insure all outstanding fire risks at 40 per cent.....	257,190 80
Amount reclaimable on perpetual fire insurance policies.....	382,735 00
Amount of cash dividends due, remaining unpaid.....	682 50
Amount of all other claims against the company.....	26,823 00
Gross liabilities except capital stock.....	858,169 30
Surplus as regards policyholders.....	\$331,156 16
Amount of capital stock paid up.....	\$400,000 00
Amount of net available assets.....	331,156 16
Impairment of capital.....	\$68,843 84

IV. INCOME.

Cash premiums received—fire risks.....	\$580,855 24
Interest received.....	75,755 46
Received from rents.....	250 00
Deposit premiums received for perpetual fire risks.....	\$32,885 19
Income from all other sources.....	13,577 11
Aggregate income during year.....	\$670,437 81

V. EXPENDITURES.

Paid for losses during year—fire.....	\$559,090 81
Cash dividends paid to stockholders.....	59,317 50
Amount paid for commissions and brokerage.....	127,719 42
Amount paid for salaries, fees and charges of officers and employees.....	14,830 58
Amount paid for taxes—National, State and local.....	9,841 91
Amount of deposit premium returned during year, on perpetual fire risks.....	\$5,871 93
Amount of all other expenditures.....	9,670 68
Aggregate expenditures during year.....	\$760,470 90

90—PENN FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Philadelphia, Pa.; incorporated April 30, 1855; commenced business Aug. 1, 1872.]

CHARLES H. STOKES, PRESIDENT.

J. R. WARNER, SECRETARY.

GEO. P. TREADWAY, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	156,650 00

II. ASSETS.

Value of real estate owned by the company, (less incumbrances thereon).....	\$13,300 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	91,195 83
Interest accrued \$2,514 72 on bond and mortgage loans.....	2,514 72
Value of lands mortgaged, exclusive of perishable improvements.....	\$215,800 00
Value of buildings mortgaged (insured for \$8,000 as collateral).....	50,000 00
Total value of said mortgaged premises.....	\$265,800 00
Par value.	
United States bonds belonging to the company.....	\$5,000 00
Railroad bonds belonging to the company.....	10,150 00
Amount loaned—secured by bond and stock collaterals.....	23,775 00
Interest due and accrued on stocks—not included in market value.....	450 00
Interest due and accrued on collateral loans.....	560 62
Cash in company's principal office.....	\$825 31
Cash in bank.....	31,848 91
Bills receivable—others than those taken for premiums.....	22,674 22
Gross premium in process of collection.....	357 50
Rents accrued and due and unpaid.....	55,898 61
Bonds and mortgages not first liens, etc.....	555 00
Office furniture.....	\$4,750 00
Supplies.....	1,854 46
Salvage on unpaid losses.....	\$575 00
Aggregate amount of assets reported by the company.....	475 00
	\$234,410 96

III. LIABILITIES.

Losses in process of adjustment, suspended or reported.....	\$23,550 00
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	39,848 00
Due and accrued for salaries, rents, advertising, etc.....	525 00
Amount due and to become due to agents and brokers on premiums paid and in course of collection.....	13,672 64
Gross liabilities except capital stock.....	77,595 64
Surplus as regards policyholders.....	\$156,815 32
Amount of capital stock paid up.....	156,650 00
Surplus over paid up capital.....	\$165 32

IV. INCOME.

Cash premiums received—fire risks.....	\$40,724 03
Interest received.....	150 00
Cash received from "calls" on capital.....	\$18,862 50
Aggregate income during year.....	\$40,874 03

V. EXPENDITURES.

Paid for losses during year—fire.....	\$809 94
Amount paid for commissions and brokerage.....	7,748 24
Amount paid for salaries, fees and charges of officers and employees.....	1,456 65
Amount paid for taxes—National, State and local.....	1,137 73
Amount of interest on U. S. bonds.....	5,687 50
Amount paid for printing, stationery and rent.....	10,212 25
Aggregate expenditures during year.....	\$27,052 31

91—PEOPLE'S INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Newark, N. J.; incorporated March 5, 1866; commenced business Oct. 10, 1867.]

JOHN M. RANDALL, PRESIDENT.

J. H. LINDSLEY, SECRETARY.

OSCAR W. BARRETT, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....	\$1,000,000 00	
Amount of capital stock paid up in cash.....	200,000 00	
II. ASSETS.		
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$172,750 00	
Interest due \$4,588 55, accrued \$30 87 on bond and mortgage loans.....	4,619 72	
Value of lands mortgaged, exclusive of perishable improvements.....	\$281,200	
Value of buildings mortgaged (insured for as collateral).....	225,000	
Total value of said mortgaged premises.....	\$506,200	
Amount loaned—secured by bond and stock collaterals—market value.....	\$128,390	84,400 00
Interest due and accrued on collateral loans.....		1,878 64
Cash in company's principal office.....	\$1,800 19	
Cash in bank.....	12,874 68	
		14,674 87
Gross premium in process of collection.....		12,757 78
Cash in hands of agents.....		10,923 21
Office furniture and fixtures.....		2,000 00
Aggregate amount of assets reported by the company.....		\$304,094 22
III. LIABILITIES.		
Losses in process of adjustment, suspended or reported.....	\$5,000 00	
Amount required to re-insure all outstanding fire-risks at 40 per cent.....	48,031 06	
Amount of scrip unpaid authorized or ordered to be redeemed.....	5,030 00	
Gross liabilities except capital stock.....		58,061 06
Surplus as regards policyholders.....		\$245,943 16
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$45,943 16
IV. INCOME.		
Cash premiums received—fire risks.....		\$133,981 04
Interest received.....		14,429 34
Aggregate income during the year.....		\$148,410 38
V. EXPENDITURES.		
Paid for losses during year—fire.....	\$38,486 91	
Amount of interest paid to scrip-holders.....	15,000 00	
Amount of scrip redeemed in cash.....	5,328 00	
Amount paid for commissions and brokerage.....	18,813 00	
Amount paid for salaries, fees and charges of officers and employees.....	11,009 78	
Amount paid for taxes—National, State and local.....	1,394 58	
Amount of all other expenditures.....	8,442 02	
Aggregate expenditures during year.....		\$98,474 29

92—PHENIX INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872¹

[Located at Brooklyn, N.Y. ; incorporated Sept. 10, 1853; commenced business Sept. 10, 1853.]

STEPHEN CROWELL, PRESIDENT.

PHILANDER SHAW, SECRETARY.

R. S. CRITCHELL, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$1,000,000 00
Amount of capital stock paid up in cash.....		1,000,000 00
II. ASSETS.		
Value of real estate owned by the company, (less incumbrances thereon).....		\$225,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		370,895 09
Interest due \$686; accrued \$7,396 20 on bond and mortgage loans.....		8,082 20
Value of lands mortgaged, exclusive of perishable improvements.....	\$364,150 00	
Value or buildings mortgaged (insured for \$386,900 00 as collateral).....	622,750 00	
Total value of said mortgaged premises.....	\$986,900 00	
	Par value	
United States bonds belonging to the company.....	\$383,550 00	437,680 12
State bonds belonging to the company.....	139,317 00	87,715 96
County bonds belonging to the company.....	36,000 00	36,000 00
Railroad bonds belonging to the company.....	3,000 00	3,000 00
City bonds belonging to the company.....	103,813 39	113,313 39
Bank stock belonging to the company.....	1,500 00	1,500 00
Amount loaned—secured by bond and stock collaterals..... market value	122,509 00	87,800 00
Interest due and accrued on stocks—not included in market value.....		4,418 71
Interest due and accrued on collateral loans.....		1,494 38
Cash in company's principal office.....	\$4,772 91	
Cash in bank.....	140,720 64	
		145,493 55
Bills receivable—not matured, taken for fire, etc., risks.....		131,060 81
Bills receivable—past due, taken for fire, etc., risks.....		17,029 86
Bills receivable—other than those taken for premiums.....		6,014 32
Gross premium in process of collection.....		213,048 17
Salvage and claims on losses already paid.....		62,230 00
Rents accrued and due and unpaid.....		4,584 84
Re-insurance due from other companies on losses paid.....		17,961 71
Wrecking apparatus.....		17,000 00
Office furniture and safe.....		10,000 00
Aggregate amount of assets reported by the company,.....		\$2,001,313 02
III. LIABILITIES.		
Losses—adjusted and unpaid.....	\$252,377 28	
Losses in process of adjustment, suspended or reported.....	99,809 48	
Losses resisted by company, including all expenses unpaid thereon.....	15,286 00	
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	479,290 81	
Gross liabilities except capital stock.....		\$846,763 57
Surplus as regards policyholders.....		\$1,154,549 45
Amount of capital stock paid up.....		1,000,000 00
Surplus over paid up capital.....		\$154,549 45
IV. INCOME.		
Cash premiums received—fire risks.....	\$1,193,720 05	
Cash premiums received—marine, etc., risks.....	339,739 30	
		\$1,533,459 35
Amount of premium notes received—marine and inland.....	\$131,060 81	
Received from interest and rents.....		67,638 81
Rents.....		7,791 65
Income from all other sources.....		8,057 91
Aggregate income during year.....		\$1,616,947 72
V. EXPENDITURES.		
Paid for losses during year—fire.....	\$842,342 88	
Paid for losses during year—marine and inland.....	181,490 96	
		\$1,023,833 84
Cash dividends paid to stockholders.....		100,000 00
Amount paid for commissions and brokerage.....		199,169 41
Amount paid for salaries, fees and charges of officers and employees.....		101,408 43
Amount paid for taxes—National, State and local.....		33,844 07
Amount paid for stationery, postage, office rents, traveling expenses, etc.....		111,573 51
Aggregate expenditures during year.....		\$1,569,529 26

93—PHOENIX INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Hartford, Conn.; incorporated May, 1854; commenced business June, 1854.]

H. KELLOGG, PRESIDENT.

D. W. C. SKELTON, SECRETARY.

P. C. KELLER, Attorney for Illinois, residing at Quincy.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$2, 100, 000 00
Amount of capital stock paid up in cash.....	600, 600 00
II. ASSETS.	
Value of real estate owned by the company, (less incumbrances thereon).....	\$79, 012 46
Loans on bonds and mortgages—first liens—with not over one year's interest accrued..	19, 386 00
Interest accrued \$330 40 on bond and mortgage loans	330 40
Value of lands mortgaged, exclusive of perishable improvements.....	\$20, 000 00
Value of buildings mortgaged (insured for \$9, 000 as collateral).....	15, 500 00
Total value of said mortgaged premises.....	\$35, 500 00
United States Bonds belonging to the company.....	Par value..
State bonds belonging to the company.....	\$111, 500 00
County bonds belonging to the company.....	129, 842 50
Railroad bonds belonging to the company.....	95, 003 70
City bonds belonging to the company.....	72, 252 03
Railroad stocks belonging to the company.....	40, 000 00
Bank stock belonging to the company.....	41, 600 00
Amount loaned—secured by bond and stock collaterals.....	87, 000 00
Interest due and accrued on collateral loans.....	80, 910 00
Cash in company's principal office.....	173, 500 00
Cash in bank.....	178, 470 00
Gross premium in process of collection	40, 000 00
Aggregate amount of assets reported by the company.....	58, 000 00
	420, 700 00
	582, 550 00
	35, 000 00
	1, 912 00
	\$7, 159 17
	100, 033 28
	107, 192 45
	196, 188 71
	\$1, 582, 646 55
III. LIABILITIES.	
Losses in process of adjustment, suspended or reported.....	\$177, 520 73
Losses resisted by company, including all expenses unpaid thereon.....	8, 200 00
Amount required to re-insure all outstanding fire risks at 40 per cent.....	627, 924 18
Amount due and to become due for borrowed money.....	100, 000 00
Gross liabilities except capital stock.....	913, 644 91
Surplus as regards policyholders.....	\$669, 001 64
Amount of capital stock paid up.....	600, 000 00
Surplus over paid up capital.....	\$69, 001 64
IV. INCOME.	
Cash premiums received—fire risks.....	\$1, 525 181 57
Interest received.....	88, 644 98
Rents.....	890 00
Aggregate income during year.....	\$1, 614, 716 55
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$1, 407, 848 05
Amount paid for commissions and brokerage.....	227, 818 45
Amount paid for salaries, fees and charges of officers and employees.....	56, 179 37
Amount paid for taxes—National, State and local.....	45, 255 93
Amount of all other expenditures.....	127 121 62
Aggregate expenditures during year.....	\$1, 864, 223 42

94—PROVIDENCE-WASHINGTON INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Providence, R. I.; incorporated 1799; commenced business 1799.]

JOHN KINGSBURY, PRESIDENT.

WARREN S. GREENE, SECRETARY.

ARTHUR C. DUCAT, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	200,000 00
II. ASSETS.	
City bonds belonging to the company.....	\$25,000 00
Delaware and Hudson Canal Co's. bonds belonging to the company.....	25,000 00
Value of all loans made by the company.....	106,225 00
Interest due and accrued on stocks not included in market value.....	3,224 04
Cash in company's principal office.....	\$61,278 97
Cash in bank.....	8,035 18
	69,314 15
Gross premium in process of collection.....	21,590 38
Aggregate amount of assets reported by the company.....	\$250,853 57
III. LIABILITIES.	
Losses in process of adjustment, suspended or reported.....	\$16,891 81
Amount required to re-insure all outstanding fire risks at 40 per cent.....	25,553 78
Due and accrued for salaries, rents, advertising, etc.....	500 00
Gross liabilities, except capital stock.....	42,945 59
Surplus as regards policyholders.....	\$207,907 98
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$7,907 98
IV. INCOME.	
Cash premiums received—fire risks.....	\$59,753 44
Interest received.....	7,886 69
Cash received from "calls" on capital.....	\$60,000
Cash received for increased capital.....	149,485
Income from all other sources.....	140 64
Aggregate income during year.....	\$67,780 77
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$78,947 24
Amount paid for commissions and brokerage.....	7,972 23
Amount paid for salaries, fees and charges of officers and employees.....	4,151 53
Amount paid for taxes—National, State and local.....	810 61
Amount of all other expenditures.....	5,194 97
Aggregate expenditures during year.....	\$97,076 58

95—REPUBLIC FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated April 12, 1852; commenced business April 13, 1852.]
 ROBERT S. HOWE, PRESIDENT. DUNCAN F. CURRY, SECRETARY.
 GEORGE D. GOULD, *Attorney for Illinois*, residing at Moline.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$300,000 00
Amount of capital stock paid up in cash.....	300,000 00

II. ASSETS.

Value of real estate owned by the company, (less incumbrances thereon).....	\$73,975 95
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	48,700 00
Interest accrued \$1,607 34 on bond and mortgage loans.....	1,607 34
Value of lands mortgaged, exclusive of perishable improvements.....	\$138,000 00
Value of buildings mortgaged (insured for \$18,000 as collateral).....	20,500 00
Total value of said mortgaged premises.....	\$158,500 00
United States bonds belonging to the company.....	paid value \$181,000 00
County bonds belonging to the company.....	40,000 00
City bonds belonging to the company.....	40,000 00
Bank stock belonging to the company.....	31,200 00
All other bonds or stocks belonging to the company.....	10,200 00
Amount loaned—secured by bond and stock collaterals.....	market value 67,275 00
Interest due and accrued on stocks—not included in market value.....	2,199 59
Interest due and accrued on collateral loans.....	39 21
Cash in company's principal office.....	\$545 22
Cash in bank.....	15,396 89
Bills receivable—not matured, taken for fire, etc., risks.....	4,556 52
Bills receivable—past due, taken for fire, etc., risks.....	2,297 72
Gross premium in process of collection.....	50,171 96
Rents accrued and due and unpaid.....	6,466 66
Re-insurance and salvage on unpaid losses.....	3,264 85
Capital stock assessment paid in cash Jan. 17, 1873.....	\$180,000

Aggregate amount of assets reported by the company..... \$598,607 58

III. LIABILITIES.

Losses—adjusted and unpaid.....	\$180,599 43
Losses in process of adjustment, suspended or reported.....	48,535 27
Losses resisted by company, including all expenses unpaid thereon.....	9,561 27
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	176,545 75
Interest due.....	5,457 83
Gross liabilities except capital stock.....	420,699 55
Surplus as regards policyholders.....	\$177,908 03
Amount of capital stock paid up.....	\$300,000 00
Amount of net available assets.....	177,903 03
Impairment of capital (made good Jan. 17, 1873,).....	\$122,091 97

IV. INCOME.

Cash premiums received—fire risks.....	\$447,416 46
Cash premiums received—marine, etc., risks.....	1,151 33
Interest received.....	\$448,567 79
Rents.....	22,633 29
Income from all other sources.....	10,049 52
	3,209 17
Aggregate income during year.....	\$484,459 77

V. EXPENDITURES.

Paid for losses during year—fire.....	\$245,717 85
Paid for losses during year—marine and inland.....	3,427 86
Amount paid for commissions and brokerage.....	\$249,145 71
Amount paid for salaries, fees and charges of officers and employees.....	65,219 31
Amount paid for taxes—National, State and local.....	29,137 00
Interest on borrowed money.....	11,626 12
Amount paid for rents.....	611 94
Amount paid for office and all other expenses.....	5,000 00
	52,719 07
Aggregate expenditures during year.....	\$413,489 15

96—ROGER WILLIAMS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Providence R. I.; incorporated May, 1848; commenced business August, 1848.]

ANDREW A. WILLIAMS, PRESIDENT.

JOSEPH W. DAVENPORT, SECRETARY.

— BROWN, Attorney for Illinois, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$500,000 00
Amount of capital stock paid up in cash.....		200,000 00
II. ASSETS.		
Bank Stock belonging to the company..... Par value.	\$136,000 00	\$150,730 00
Amount loaned, secured by bond and stock collaterals Market value.	17,751 74	15,201 03
Value of all other loans made by the company.....		1,296 90
Cash in company's principal office.....	\$9,271 34	
Cash in bank	26,225 71	
		35,497 05
Bills receivable—past due, taken for fire, etc., risks		6,600 00
Gross premium in process of collection.....		18,969 49
Office furniture.....		900 00
Aggregate amount of assets reported by the company		\$229,193 57
III. LIABILITIES.		
Losses—adjusted and unpaid.....	\$1,724 80	
Amount required to re-insure all outstanding risks—fire, 40 per cent.; marine, 100 per cent.	10,675 22	
Due and accrued for salaries, rents, advertising, etc	1,037 50	
Return premiums	1,146 70	
Amount of all other claims against the company	2,482 84	
Gross liabilities except capital stock		17,067 06
Surplus as regards policyholders		\$212,126 51
Amount of capital stock paid up		200,000 00
Surplus over paid up capital.....		\$12,126 51
IV. INCOME.		
Cash premiums received—fire risks.....	\$929 41	
Cash premiums received—marine, etc., risks	675 25	
		\$1,604 66
Interest received		185 83
Cash received from "calls" on capital	\$185 45	
Aggregate income during year		\$1,790 49
V. EXPENDITURES.		
Paid for losses during year—fire	\$165 59	
Paid for losses during year—marine and inland.....	927 19	
		\$1,092 78
Amount paid for commissions and brokerage		144 41
Amount paid for salaries, fees and charges of officers and employees		327 46
Amount paid for taxes—National, State and local		3 30
Aggregate expenditures during year.....		\$1,567 95

97—SPRINGFIELD FIRE AND MARINE INSURANCE CO.

YEAR ENDING DECEMBER 31, 1872.

[Located at Springfield, Mass.; incorporated 1849; commenced business 1851.]

EDMUND FREEMAN, PRESIDENT.

SANTFORD J. HALL, SECRETARY.

CHAS. H. CASE, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash	500,000 00
II. ASSETS.	
Value of real estate owned by the company (less incumbrances thereon)	\$100,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.	219,666 55
Interest accrued \$3,147 45 on bond and mortgage loans.	3,147 45
Value of lands mortgaged, exclusive of perishable improvements.....	\$534,600
Value of buildings mortgaged (insured for \$91,300 as collateral).....	328,500
Total value of said mortgaged premises.....	\$863,100
Par value.....	
Railroad bonds belonging to the company.....	1,700 00
Bank stocks belonging to the company.....	118,700
Railroad stock belonging to the company.....	129,700
All other bonds or stocks belonging to the company.....	8,000
Amount loaned, secured by bond and stock collaterals.....	Market value, 180,336
Interest due and accrued on stocks—not included in market value.....	2,305 11
Interest due and accrued on collateral loans	1,723 99
Cash in company's principal office.....	\$21,861 35
Cash in bank.....	149,215 09
Gross premium in process of collection.....	171,076 44
Rents accrued and due and unpaid.....	80,472 23
Office furniture	666 66
Re-insurance on unpaid losses	2,363 07
	3,500 00
Aggregate amount of assets reported by the company.....	\$1,074,242 01
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$76,278 58
Losses in process of adjustment, suspended or reported.....	73,384 19
Losses resisted by company, including all expenses unpaid thereon.....	5,078 24
Amount required to re-insure all outstanding fire risks, at 40 per cent.....	326,462 36
Amount of all other claims against the company.....	10,880 04
Gross liabilities, except capital stock.....	492,083 41
Surplus as regards policyholders.....	\$582,158 60
Amount of capital stock paid up.....	500,000 00
Surplus over paid up capital.....	\$82,158 60
IV. INCOME.	
Cash premiums received—fire risks.....	\$634,184 94
Interest received.....	56,180 19
Cash received from "calls" on capital.....	\$150,000 00
Rents received.....	3,600 00
Aggregate income during year.....	\$693,965 13
V. EXPENDITURES.	
Paid for losses during year—fire	\$600,489 31
Cash dividends paid to stockholders	40,256 40
Amount paid for commissions and brokerage.....	95,125 98
Amount paid for salaries, fees and charges of officers and employees.....	29,972 07
Amount paid for taxes—National, State and local.....	19,279 73
Amount of all other expenditures.....	31,791 58
Aggregate expenditures during year	\$816,915 07

98—STAR FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated Dec. 1, 1864; commenced business Dec. 1, 1864.]

NICHOLAS C. MILLER, PRESIDENT.

JAMES M. HODGES, SECRETARY.

FRED. P. FISHER, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$200,000 00
Amount of capital stock paid up in cash.....	200,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued..	\$212,825 00
Interest due \$1,947 75 on bond and mortgage loans	1,947 75
Value of lands mortgaged, exclusive of perishable improvements.....	\$356,500
Value of buildings mortgaged—insured for \$173,500 as collateral	281,500
Total value of said mortgaged premises.....	\$638,000
United States bonds belonging to the company	Par value, \$10,000 11,500 00
Amount loaned—secured by bond and stock collaterals.....	Market value, 80,185 54,100 00
Interest due and accrued on collateral loans	833 47
Cash in company's principal office	\$1,472 79
Cash in bank	52,285 89
Gross premium in process of collection.	53,758 68
Salvage and claim on losses already paid	21,963 30
Office furniture and fixtures	1,000 00
.....	2,500 00
Aggregate amount of assets reported by the company	\$360,418 20
III. LIABILITIES.	
Losses—adjusted and unpaid	\$10,000 00
Losses in process of adjustment, suspended or reported.....	32,650 84
Amount required to re-insure all outstanding fire-risks (at 40 per cent.)....	90,853 36
Due and accrued for salaries, rents, advertising, etc.....	833 33
Amount of all other claims against the company.....	1,400 00
Gross liabilities except capital stock.....	135,737 53
Surplus as regards policyholders	\$224,680 67
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$24,680 67
IV. INCOME.	
Cash premiums received—fire risks.....	\$245,421 97
Interest received.....	23,277 15
Cash received from "calls" on capital	\$50,000
Profit on bonds sold.....	125 00
Income from all other sources.....	48 09
Aggregate income during year.....	\$268,872 21
V. EXPENDITURES.	
Paid for losses during year—fire	\$234,078 80
Cash dividends paid to stockholders	20,000 00
Amount paid for commissions and brokerage.....	11,532 18
Amount paid for salaries, fees and charges of officers and employees.....	16,625 61
Amount paid for taxes—National, State and local	6,391 91
Office rent, stationery, etc.....	10,847 14
Branch offices and agency expenses.....	33,638 31
Amount of all other expenditures	2,163 18
Aggregate expenditures during year.....	\$335,277 13

99—STATE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Hannibal, Mo.; incorporated March 31, 1865; commenced business April, 1865.]

J. T. K. HAYWARD, PRESIDENT.

J. N. STRONG, SECRETARY.

W. N. CLINE, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$1,000,000 00
Amount of capital stock paid up in cash.....	210,006 85
Amount of unpaid subscribed capital.....	431,693 15
II. ASSETS.	
Value of real estate owned by the company, (less incumbrances thereon).....	\$14,443 73
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	152,729 36
Loans on bonds and mortgages—first liens—with over one year's interest unpaid.....	11,250 00
Interest due \$1,113 28, accrued \$9,585 61 on bond and mortgage loans.....	10,698 89
Value of lands mortgaged, exclusive of perishable improvements.....	\$175,400 00
Value of buildings mortgaged.....	272,625 00
Total value of said mortgaged premises.....	\$448,025 00
Amount due the company on judgment obtained.....	4,800 00
State bonds belonging to the company.....	Par value. \$10,000 00
County bonds belonging to the company.....	3,000 00
City bonds belonging to the company.....	1,200 00
Bank stock belonging to the company.....	10,400 00
Amount loaned—secured by bond and stock collaterals.....	market value 47,606 00
Interest due and accrued on bonds—not included in market value.....	1,048 30
Interest due and accrued on collateral loans.....	2,433 13
Cash in company's principal office.....	\$18,718 07
Cash in bank.....	17,222 77
Bills receivable—not matured—taken for fire, etc., risks.....	35,940 84
Gross premium in process of collection.....	5,963 34
Office furniture, etc.....	35,837 56
Re-insurance and salvage on unpaid losses.....	3,400 78
Stockholders' notes or other obligations given for capital subscribed.....	1,800 00
All other property or assets belonging to the company.....	5,609 49
Aggregate amount of assets reported by the company.....	\$348,475 07
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$15,680 29
Losses in process of adjustment, suspended or reported.....	38,172 76
Losses resisted by company, including all expenses unpaid thereon.....	6,860 00
Required to re-insure all outstanding risks (fire 40 per ct., marine 100 p. ct.).....	70,434 79
Gross liabilities except capital stock.....	131,147 84
Surplus as regards policyholders.....	\$217,327 23
Amount of capital stock paid up.....	210,006 85
Surplus over paid up capital.....	\$7,320 38
IV. INCOME.	
Cash premiums received—fire risks.....	\$226,873 70
Cash premiums received—marine, etc., risks.....	3,205 52
Interest received.....	\$230,079 22
Cash received from "calls" on capital.....	9,155 45
Amount paid for rents.....	\$34,455 64
Income from all other sources.....	265 00
Aggregate income during year.....	17,327 17
Aggregate income during year.....	\$256,826 84
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$127,713 79
Paid for losses during year—marine and inland.....	485 88
Amount paid for commissions and brokerage.....	\$128,199 67
Amount paid for salaries, fees and charges of officers and employees.....	42,105 43
Amount paid for taxes—National, State and local.....	25,592 00
Amount paid for advertising.....	1,870 66
Amount paid for books, printing and stationery.....	4,278 68
Amount paid for revenue.....	4,252 04
Amount of all other expenditures.....	1,331 93
Aggregate expenditures during year.....	19,418 99
Aggregate expenditures during year.....	\$227,049 40

100—STANDARD FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated March 26, 1859; commenced business March 29, 1859.]
 WILLIAM CRIPPS, PRESIDENT. WM M. ST. JOHN, SECRETARY.
 LEWIS A. DAVIS, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$200,000 00
Amount of capital stock paid up in cash.....		200,000 00
II. ASSETS.		
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		\$58,400 00
Interest accrued, \$340 65 on bond and mortgage loans.....		340 65
Value of lands mortgaged, exclusive of perishable improvements.....	\$58,500 00	
Value of buildings mortgaged (insured for \$58,400 as collateral)	86,000 00	
Total value of said mortgaged premises.....	\$144,500 00	
United States bonds belonging to the company.....	Par value. \$245,000 00	276,750 00
Amount loaned, secured by bond and stock collaterals.....	Market value. 108,894 00	92,400 00
Interest due and accrued on collateral loans		307 12
Cash in bank.....		8,913 35
Gross premium in process of collection		16,202 38
Salvage and claims on losses already paid		1,478 84
Office furniture		2,590 50
Due from agents.....		955 58
Re-insurance \$4,742 16, and salvage \$12,687 71		17,429 87
All other property or assets belonging to the company.....		244 00
Aggregate amount of assets reported by the company		\$476,042 29
III. LIABILITIES.		
Losses in process of adjustment, suspended or reported	\$195,134 92	
Amount required to re-insure all outstanding fire risks at 40 per cent.....	57,984 37	
Due and accrued for salaries, rents, advertising, etc	1,066 66	
Amount due and to become due to agents and brokers, on premiums.....	3,285 66	
Return premiums.....	634 89	
Gross liabilities, except capital stock.....		258,106 50
Surplus as regards policyholders		\$217,935 79
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$17,935 79
IV. INCOME.		
Cash premiums received—fire risks.....		\$150,117 09
Interest received.....		26,350 32
Cash received from "calls" on capital.....	\$150,000 00	
Aggregate income during year.....		\$185,497 41
V. EXPENDITURES.		
Paid for losses during year—fire.....		\$244,444 61
Cash dividends paid to stockholders.....		30,500 00
Amount paid for commissions and brokerage		12,875 05
Amount paid for salaries, fees and charges of officers and employees.....		22,175 59
Amount paid for taxes—National, State and local		4,797 85
Amount paid for rent, advertising, printing, stationery, etc		23,438 84
Aggregate expenditures during year.....		\$338,231 94

101—ST. NICHOLAS INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York, N. Y.; incorporated July 31, 1852; commenced business July 31, 1852.]

WILLIAM WINSLOW, PRESIDENT.

J. DUBOIS, SECRETARY.

EDWARD M. TEAL, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$150,000 00
Amount of capital stock paid up in cash.....		150,000 00
II. ASSETS.		
Value of real estate owned by the company (less incumbrances thereon).....		\$25,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		51,400 00
Interest accrued, \$1,790 79; on bond and mortgage loans.....		1,790 79
Value of lands mortgaged, exclusive of perishable improvements.....	\$90,000 00	
Value of buildings mortgaged (insured for \$53,000 as collateral).....	72,500 00	
Total value of said mortgaged premises.....	\$162,500 00	
Amount due the company on judgment obtained.....		4,000 00
United States bonds belonging to the company.....	par value	110,000 00
Amount loaned—secured by bond and stock collaterals.....	market value	21,650 00
Interest due and accrued on collateral loans.....		520 60
Cash in company's principal office.....	\$1,762 72	
Cash in bank.....	15,646 54	
Gross premium in process of collection.....		17,409 26
Re-insurance due from other companies on losses paid.....		21,285 00
Office furniture and fixtures.....		2,890 00
Salvage on unpaid losses.....		4,500 00
All other property or assets belonging to the company.....		2,000 00
		1,174 09
Aggregate amount of assets reported by the company.....		\$263,619 74
III. LIABILITIES.		
Losses—adjusted and unpaid.....	\$14,400 00	
Losses in process of adjustment, suspended or reported.....	25,200 00	
Losses resisted by company, including all expenses unpaid thereon.....	3,500 00	
Amount required to re-insure all outstanding risks (fire, 40 per cent.; marine, 100 per cent.).....	49,392 86	
Gross liabilities except capital stock.....		92,492 86
Surplus as regards policyholders.....		\$171,126 88
Amount of capital stock paid up.....		150,000 00
Surplus over paid up capital.....		\$21,126 88
IV. INCOME.		
Cash premiums received—fire risks.....	\$164,986 70	
Cash premiums received—marine, etc., risks.....	1,783 11	
Interest received.....		\$166,769 81
Aggregate income during year.....		11,726 78
		\$178,496 59
V. EXPENDITURES.		
Paid for losses during year—fire.....	\$102,703 56	
Paid for losses during year—marine and inland.....	1,636 24	
Cash dividends paid to stockholders.....		\$104,339 80
Amount paid for commissions and brokerage.....		15,000 00
Amount paid for salaries, fees and charges of officers and employees.....		26,094 27
Amount paid for taxes—National, State and local.....		14,021 86
Amount paid for rents, stationery, advertising and other expenses.....		2,917 03
		12,833 83
Aggregate expenditures during year.....		\$175,206 79

102—ST. JOSEPH FIRE AND MARINE INSURANCE CO.

YEAR ENDING DECEMBER 31, 1872.

[Located at St. Joseph, Mo.; incorporated December, 1867; commenced business January, 1868.]

P. L. McLAUGHLIN, PRESIDENT.

JOHN A. NICELY, SECRETARY.

SAMUEL LESEM, *Attorney for Illinois*, residing at Quincy.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$400,000 00
Amount of capital stock paid up in cash.....		200,000 00
Amount of unpaid subscribed capital.....		200,000 00
II. ASSETS.		
Loans on bonds and mortgages—first liens, with not over one year's interest accrued..		\$116,400 00
Value of buildings mortgaged (insured for \$124,500 as collateral).....	\$333,500 00	
County bonds belonging to the company.....	Par value. \$26,000 00	16,900 00
City bonds belonging to the company.....	5,000 00	4,750 00
Amount loaned, secured by bond and stock collaterals.....	Market value. 33,575 00	24,800 00
Value of all other loans made by the company.....		45,902 36
Interest due and accrued on stocks, not included in market value.....		1,200 00
Cash in company's principal office.....	\$5,813 48	
Cash in bank.....	51,832 28	
		57,645 76
Gross premium in process of collection.....		32,736 44
Aggregate amount of assets reported by the company.....		\$300,334 56
III. LIABILITIES.		
Losses, adjusted and unpaid.....	\$1,011 32	
Losses in process of adjustment, suspended or reported.....	3,600 00	
Losses resisted by company, including all expenses unpaid thereon.....	2,000 00	
Amount required to re-insure all outstanding risks—fire, 40 per cent.; marine, 100 per cent.....	40,803 04	
Amount of all other claims against the company.....	5,547 28	
Gross liabilities, except capital stock.....		52,961 64
Surplus as regards policyholders.....		\$247,372 92
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$47,372 92
IV. INCOME.		
Cash premiums received—fire risks.....	\$113,906 36	
Cash premiums received—marine, etc., risks.....	8,357 21	
		\$122,263 57
Interest received.....		21,751 87
Cash received from "calls" on capital.....	\$60,450 00	
Income from all other sources.....		650 23
Aggregate income during year.....		\$144,665 67
V. EXPENDITURES.		
Paid for losses during year—fire.....	\$52,813 61	
Paid for losses during year—marine and inland.....	2,912 50	
		\$55,726 11
Amount paid for commissions and brokerage.....		20,807 20
Amount paid for salaries, fees and charges of officers and employees.....		17,977 51
Amount paid for taxes—National, State and local.....		2,778 50
Aggregate expenditures during year.....		\$97,289 32

103—ST. PAUL FIRE AND MARINE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at St. Paul, Minn.; incorporated 1865; commenced business May, 1865.]

J. C. BURBANK, PRESIDENT.

C. H. BIGELOW, SECRETARY.

WM. E. ROLLO, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized	\$400,000 00
Amount of capital stock paid up in cash	400,000 00

II. ASSETS.

Value of real estate owned by the company (less incumbrances thereon)	\$98,814 14
Loans on bonds and mortgages (first liens) with not over one year's interest accrued ..	111,696 78
Interest due \$870 68, accrued \$3,935 on bond and mortgage loans	4,805 68
Value of lands mortgaged, exclusive of perishable improvements	\$212,550
Value of buildings mortgaged (insured for \$45,300 as collateral)	72,000
Total value of said mortgaged premises	\$284,550
Amount loaned—secured by bond and stock collaterals Market value, \$365,699 43	225,922 43
Interest due and accrued on collateral loans	9,464 15
Cash in company's principal office	\$7,364 15
Cash in bank	100,171 61
Gross premium in process of collection	107,535 76
Office furniture	62,489 11
Supplies	2,933 87
Aggregate amount of assets reported by the company	\$623,661 92

III. LIABILITIES.

Losses, adjusted and unpaid	\$15,000 00
Losses in process of adjustment, suspended or reported	} 13,381 25
Losses resisted by company, including all expenses unpaid thereon	
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.)	138,856 16
Gross liabilities except capital stock	167,237 41
Surplus as regards policyholders	\$456,424 51
Amount of capital stock paid up	400,000 00
Surplus over paid up capital	\$56,424 51

IV. INCOME.

Cash premiums received—fire risks	\$331,152 85
Cash premiums received—marine, etc., risks	54,193 14
Interest received	\$385,345 99
Rents	36,869 34
Income from all other sources	8,731 90
Aggregate income during year	3,205 57
Aggregate income during year	\$434,152 80

V. EXPENDITURES.

Paid for losses during year—fire	\$156,439 00
Paid for losses during year—marine and inland	30,504 50
Cash dividends paid to stockholders	\$186,943 50
Amount paid for commissions and brokerage	20,000 00
Amount paid for salaries, fees and charges of officers and employees	55,808 79
Amount paid for taxes—National, State and local	12,264 31
Amount paid for general expenses of business	2,921 28
Amount paid for advertising	33,071 12
Amount of all other expenditures	2,727 92
Aggregate expenditures during year	117 05
Aggregate expenditures during year	\$313,853 97

104—SUN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Cleveland, Ohio; incorporated Jan. 14, 1865; commenced business March 4, 1865.]
 STILLMAN WITT, PRESIDENT. E. C. ROUSE, SECRETARY.
 HENRY H. BROWN, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$200,000 00
Amount of capital stock paid up in cash.....		200,000 00
II. ASSETS.		
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		\$90,225 00
Interest accrued \$3,053 on bond and mortgage loans.....		3,053 00
Value of lands mortgaged, exclusive of perishable improvements.....	\$274,000 00	
Value of buildings mortgaged (insured for \$25,000 as collateral).....	61,500 00	
Total value of said mortgaged premises.....	\$335,500 00	
	Par value.	
United States bonds belonging to the company.....	\$100,000 00	\$113,500 00
County bonds belonging to the company.....	750 00	750 00
City bonds belonging to the company.....	12,000 00	12,000 00
Bank stock belonging to the company.....	5,000 00	6,000 00
Railroad stock belonging to the company.....	30,000 00	27,000 00
All other bonds or stocks belonging to the company.....	1,650 00	1,800 00
Amount loaned; secured by bond and stock collaterals.....market value.	63,560 00	35,300 00
		35,300 00
Interest due and accrued on collateral loans.....		555 00
Cash in company's principal office.....	\$13,977 80	
Cash in bank.....	13,758 53	
		27,736 33
Gross premium in process of collection.....		20,604 21
All other property or assets belonging to the company.....		4,615 16
Aggregate amount of assets reported by the company.....		\$343,138 70
III. LIABILITIES.		
Losses, adjusted and unpaid.....	\$6,000 00	
Losses in process of adjustment, suspended or reported.....	52,000 00	
Amount required to re-insure all outstanding fire risks (at 40 per cent.)...	68,080 89	
Gross liabilities except capital stock.....		126,080 89
Surplus as regards policyholders.....		\$217,057 81
Amount of capital stock paid up.....		200,000 00
Surplus over paid up capital.....		\$17,057 81
IV. INCOME.		
Cash premiums received—fire risks.....		\$156,387 42
Interest received.....		19,136 43
Cash received from "calls" on capital.....	\$50,000 00	
Aggregate income during year.....		\$175,523 85
V. EXPENDITURES.		
Paid for losses during year—fire.....		\$106,733 25
Cash dividends paid to stockholders.....		20,000 00
Amount paid for commissions and brokerage.....		15,477 45
Amount paid for salaries, fees and charges of officers and employees.....		23,479 06
Amount paid for taxes—National, State and local.....		4,253 12
Aggregate expenditures during year.....		\$169,942 86

105—TRADESMEN'S FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New York; incorporated Oct. 7, 1858; commenced business Dec. 23, 1858.]

DAVID B. KEELER, PRESIDENT.

TIMOTHY Y. BROWN, SECRETARY.

HENRY H. BROWN, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$150,000 00
Amount of capital stock paid up in cash.....	150,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$148,243 00
Interest due and accrued \$4,301 25 on bond and mortgage loans.....	4,301 25
Value of lands mortgaged, exclusive of perishable improvements.....	\$258,000 00
Value of buildings mortgaged (insured for \$165,750 00 as collateral).....	396,000 00
Total value of said mortgaged premises.....	\$654,000 00

	Par value.	
United States bonds belonging to the company.....	\$5,000 00	5,800 00
State bonds belonging to the company.....	10,000 00	8,500 00
City bonds belonging to the company.....	5,000 00	5,000 00
Bank stock belonging to the company.....	65,800 00	77,710 00
Amount loaned—secured by bond and stock collaterals.....	Market value 26,300 00	16,900 00
Interest due and accrued on stocks—not included in market value.....		215 70
Interest due and accrued on collateral loans.....		140 00
Cash in company's principal office.....	\$4,371 01	
Cash in bank.....	57,553 01	
		61,924 02
Gross premium in process of collection.....		28,665 66
Re-insurance and salvage on unpaid losses.....		16,700 00
All other property or assets belonging to the company.....		1,000 00

Aggregate amount of assets reported by the company.....	\$374,199 63
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III. LIABILITIES.

Losses—adjusted and unpaid.....	\$7,075 00
Losses in process of adjustment, suspended or reported.....	87,030 00
Losses resisted by company, including all expenses unpaid thereon.....	750 00
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	83,101 58
Amount of cash dividends due, remaining unpaid.....	87 50
Due and accrued for salaries, rents, advertising, etc.....	741 66
Amount of all other claims against the company.....	3,742 20
Gross liabilities except capital stock.....	182,527 94

Surplus as regards policyholders.....	\$191,671 69
Amount of capital stock paid up.....	150,000 00

Surplus over paid up capital.....	\$41,671 69
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IV. INCOME.

Cash premiums received—fire risks.....	\$209,553 37
Cash premiums received—marine, etc., risks.....	1,252 08
	\$210,805 45
Interest received.....	26,485 68
Cash received from "calls" on capital.....	\$75,000 00
Income from all other sources.....	29,196 35
Aggregate income during year.....	\$266,487 48

V. EXPENDITURES.

Paid for losses during year—fire.....	\$315,698 96
Cash dividends paid to stockholders.....	21,322 00
Amount paid for commissions and brokerage.....	21,079 04
Amount paid for salaries, fees and charges of officers and employees.....	26,090 00
Amount paid for taxes—National, State and local.....	3,735 28
Amount of all other expenditures.....	13,167 50
Aggregate expenditures during year.....	\$401,092 78

106—UNION INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Bangor, Me.; incorporated February 15, 1862.]

N. C. AYER, PRESIDENT.

R. B. FULLER, SECRETARY

ROBERT GREER, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$500,000 00
Amount of capital stock paid up in cash.....	200,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$168,600 00
Loans on bonds and mortgages—first liens—with over one year's interest unpaid.....	7,000 00
Interest due and accrued \$1,260 00 on bond and mortgage loans.....	1,260 00
Value of said mortgaged premises.....	\$580,200 00
United States bonds belonging to the company.....	par value
Railroad bonds.....	\$10,000 00
Bank stock.....	11,650 00
St. Paul and Sioux City preferred stock.....	37,000 00
Amount loaned—secured by bond and stock collaterals.....	44,975 00
	13,200 00
	19,140 00
	10,200 00
	24,400 00
Cash in company's principal office.....	\$8,968 09
Cash in bank.....	57,598 49
	66,566 58
Bills receivable—not matured, taken for fire, etc., risks.....	110,203 09
Bills receivable—past due.....	8,592 04
Gross premium in process of collection.....	129,142 08
Salvage and claims on losses already paid.....	2,000 00
Rents accrued and due and unpaid.....	1,000 00
All other property or assets belonging to the company.....	4,639 68
Aggregate amount of assets reported by the company.....	\$609,368 47

III. LIABILITIES.

Losses—adjusted and unpaid.....	\$76,160 33
Losses in process of adjustment, suspended or reported.....	47,151 00
Losses resisted by company, including all expenses unpaid thereon.....	4,958 40
Amount required to re-insure all outstanding risks (fire 40 per cent., marine 100 per cent.).....	224,807 97
Due and accrued for salaries, rents, advertising, etc.....	200 00
Amount due and to become due for borrowed money.....	20,440 00
Gross liabilities, except capital stock.....	373,717 70
Surplus as regards policyholders.....	\$235,650 77
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital.....	\$35,650 77

IV. INCOME.

Cash premiums received—fire risks.....	\$193,970 91
Cash premiums received—marine, etc., risks.....	201,865 13
Interest received.....	\$395,836 04
Paid in by stockholders.....	47,104 34
Aggregate income during year.....	\$442,940 38

V. EXPENDITURES.

Paid for losses during year—fire.....	\$229,402 47
Paid for losses during year—marine and inland.....	124,078 18
Cash dividends paid to stockholders.....	\$353,480 65
Amount paid for commissions and brokerage.....	12,307 69
Amount paid for salaries, fees, and charges of officers and employees.....	53,010 22
Amount paid for taxes—National, State and local.....	10,698 33
Amount of all other expenditures.....	5,125 22
Aggregate expenditures during year.....	18,694 31
	\$453,346 42

107—WESTCHESTER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at New Rochelle, N. Y.; incorporated March 14, 1837; commenced business April 1, 1837.]
 GE O. J. PENFIELD, PRESIDENT. GEO. R. CRAWFORD, SECRETARY.
 FRED. P. FISHER, Attorney for Illinois, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$200,000 00
Amount of capital stock paid up in cash.....	200,000 00

II. ASSETS.

Value of real estate owned by the company (less incumbrances thereon)	\$28,500 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	210,187 50
Interest due \$3,000 96: accrued \$1,247 40 on bond and mortgage loans.....	4,248 36
Value of lands mortgaged, exclusive of perishable improvements.....	\$238,000 00
Value of buildings mortgaged (insured for \$182,000 as collateral).....	192,000 00
Total value of said mortgaged premises.....	\$430,000 00
United States bonds belonging to the company	\$126,000 00
State bonds belonging to the company.....	14,000 00
County bonds belonging to the company.....	4,000 00
City bonds belonging to the company.....	28,500 00
Bank stock belonging to the company.....	10,000 00
Railroad stock belonging to the company.....	10,000 00
Amount loaned—secured by bond and stock collaterals..... Market value	9,400 00
Interest due and accrued on stocks—not included in market value.....	455 83
Interest due and accrued on collateral loans.....	58 33
Cash in company's principal office	\$229 28
Cash in bank	59,336 02
Gross premium in process of collection.....	59,565 30
Office furniture, etc.....	78,007 60
Re-insurance on unpaid losses.....	3,000 00
Aggregate amount of assets reported by the company.....	304 00
	\$604,290 67

III. LIABILITIES.

Losses—adjusted and unpaid.....	\$10,431 00
Losses in process of adjustment, suspended or reported	59,302 83
Losses resisted by company, including all expenses unpaid thereon.....	4,500 00
Amount required to re-insure all outstanding fire risks at 40 per cent.....	253,521 23
Amount of cash dividends due, remaining unpaid.....	612 20
Amount of all other claims against the company.....	2,496 30
Gross liabilities, except capital stock.....	330,863 56
Surplus as regards policyholders.....	\$273,427 11
Amount of capital stock paid up.....	200,000 00
Surplus over paid up capital	\$73,427 11

IV. INCOME.

Cash premiums received—fire risks	\$379,493 64
Interest received.....	29,985 61
Rents.....	600 00
Income from all other sources.....	945 00
Aggregate income during year.....	\$611,024 25

V. EXPENDITURES.

Paid for losses during year—fire.....	\$364,227 09
Cash dividends paid to stockholders.....	16,834 75
Amount paid for commissions and brokerage	93,168 89
Amount paid for salaries, fees and charges of offices and employees.....	18,871 63
Amount paid for taxes—National, State and local.....	10,791 38
Amount of all other expenditures.....	46,045 30
Aggregate expenditures during year.....	\$549,939 04

108—WILLIAMSBURG CITY INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Brooklyn, N. Y.; incorporated March, 1853; commenced business March, 1853.]

EDMOND DRIGGS, PRESIDENT.

N. W. MESEROLE, SECRETARY.

DAN M. BOWMAR & Co., Attorneys for Illinois, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$250,000 00
Amount of capital stock paid up in cash.....	250,000 00

II. ASSETS.

Value of real estate owned by the company, less incumbrances thereon.....	\$40,000 00
Loans on bonds and mortgages—first liens, with not over one year's interest accrued.....	275,550 00
Loans on bonds and mortgages—first liens, with over one year's interest unpaid.....	31,000 00
Interest due, \$3,045; accrued, \$1,788 21 on bond and mortgage loans.....	4,833 21
Value of lands mortgaged, exclusive of perishable improvements.....	\$373,675 00
Value of buildings mortgaged, insured for \$229,230 as collateral.....	339,300 00
Total value of said mortgaged premises.....	\$712,975 00
United States bonds belonging to the company..... Par value.....	\$95,000 00
Amount loaned, secured by bond and stock collaterals..... Market value.....	62,593 00
Interest due and accrued on collateral loans.....	563 04
Cash in company's principal office.....	\$21,467 96
Cash in bank.....	14,158 21
Gross premium in process of collection.....	35,626 17
Rents accrued, due and unpaid.....	56,234 00
Office furniture.....	845 00
Office furniture.....	7,367 96
Aggregate amount of assets reported by the company.....	\$595,333 13

III. LIABILITIES.

Losses, adjusted and unpaid.....	\$52,467 35
Losses in process of adjustment, suspended or reported.....	84,423 96
Losses resisted by company, including all expenses unpaid thereon.....	2,400 00
Amount required to re-insure all outstanding risks—fire, 40 per cent.; marine, 100 per cent.....	137,514 12
Amount of cash dividends due, remaining unpaid.....	497 50
Due and accrued for salaries, rents, advertising, etc.....	1,583 33
Gross liabilities, except capital stock.....	278,886 26
Surplus as regards policyholders.....	\$316,446 87
Amount of capital stock paid up.....	250,000 00
Surplus over paid up capital.....	\$66,446 87

IV. INCOME.

Cash premiums received—fire risks.....	\$368,254 49
Cash premiums received—marine, etc., risks.....	2,083 33
Interest received.....	\$390,337 82
Income from all other sources.....	29,418 91
Aggregate income during year.....	456 75
Aggregate income during year.....	\$420,213 48

V. EXPENDITURES.

Paid for losses during year—fire.....	\$246,489 97
Paid for losses during year—marine and inland.....	1,938 87
Cash dividends paid to stockholders.....	\$248,428 84
Amount paid for commissions and brokerage.....	25,000 00
Amount paid for salaries, fees and charges of officers and employees.....	51,716 38
Amount paid for taxes—National, State and local.....	30,036 19
Amount paid for taxes—National, State and local.....	7,897 42
Amount of all other expenditures.....	29,814 60
Aggregate expenditures during year.....	\$392,893 43

109—HARTFORD STEAM BOILER INSPECTION AND INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Hartford, Conn.; incorporated June, 1866; commenced business October, 1866.]

J. M. ALLEN, PRESIDENT.

THOS. H. BABCOCK, SECRETARY.

HENRY H. BROWN, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$1,000,000 00
Amount of capital stock paid up in cash.....		120,000 00
Amount of unpaid subscribed capital.....		380,000 00
II. ASSETS.		
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....		\$33,800 00
Interest due and accrued \$796 33 on bond and mortgage loans.....		796 33
Value of lands mortgaged, exclusive of perishable improvements.....	\$171,000	
	Par value.	
State bonds belonging to the company.....	\$100,000 00	118,070 00
Railroad bonds belonging to the company.....	15,000 00	
Township bonds belonging to the company.....	4,000 00	
National bank stock belonging to the company.....	2,400 00	
Interest due and accrued on stocks—not included in market value.....		3,190 00
Cash in company's principal office and in bank.....	\$4,246 20	
Cash in hands of agents and in course of transmission.....	9,480 04	
		13,726 24
Amount of premium in process of collection on policies written at home office.....		2,015 57
Stock notes, secured by indorsement and payable thirty days after notice.....	\$380,000	
Furniture and inspection apparatus.....		2,400 00
Aggregate amount of assets reported by the company.....		\$173,998 14
III. LIABILITIES.		
Losses—adjusted and unpaid.....	\$549 48	
Losses in process of adjustment, suspended or reported.....	100 00	
Amount required to re-insure all outstanding risks (at 25 per cent.).....	25,138 61	
Gross liabilities except capital stock.....		25,788 09
Surplus as regards policyholders.....		\$148,210 05
Amount of capital stock paid up.....		120,000 00
Surplus over paid up capital.....		\$28,210 05
IV. INCOME.		
Cash premiums received.....		\$100,457 78
Interest received.....		9,966 68
Received from assured for inspection of steam boilers.....		45,096 68
Aggregate income during year.....		\$155,521 14
V. EXPENDITURES.		
Paid for losses during year.....		\$18,236 50
Cash dividends paid to stockholders.....		31,000 00
Amount paid for commissions and brokerage.....		34,804 81
Amount paid for salaries.....		8,095 80
Amount paid for taxes—National, State and local.....		2,707 12
Amount paid for office, inspection and all other expenses.....		60,031 66
Aggregate expenditures during year.....		\$154,875 89
RISKS AND PREMIUMS.		
	Risks.	Premiums.
Written during the year.....	\$12,258,954 00	\$103,524 81
In force at the end of the year.....	11,854,076 00	100,554 45

3.--FIRE AND FIRE-MARINE INSURANCE COMPANIES
OF FOREIGN GOVERNMENTS.

HOME AND BRANCH OFFICE STATEMENTS.

110—COMMERCIAL UNION ASSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at London, Eng.; incorporated Sept. 28, 1861; commenced business Oct. 1, 1861.]

ALFRED GILES, CHAIRMAN.

ALEXANDER SUTHERLAND, SECRETARY.

JAMES R. MILLER, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized	\$12,500,000 00
Amount of capital stock paid up in cash	1,250,000 00
Amount of unpaid subscribed capital	11,250,000 00

II. ASSETS.

Value of real estate owned by the company, less incumbrances thereon.....	\$295,000 00
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	730,500 00
Loans on bonds and mortgages—first liens, with over one year's interest unpaid.....	15,367 71
Interest due and accrued on bond and mortgage loans.....	2,212 50
Par value.	
United States bonds belonging to the company.....	\$590,625 00
Canada bonds and stocks belonging to the company.....	155,092 83
Brazilian bonds belonging to the company.....	50,000 00
Railroad bonds belonging to the company.....	588,200 00
New South Wales bonds belonging to the company.....	20,000 00
Consols belonging to the company.....	590,000 00
All other bonds or stocks belonging to the company.....	148,881 98
Value of all other loans made by the company.....	1,040,241 29
Interest due and accrued on collateral loans.....	3,130 87
Cash in company's principal office and in bank.....	552,715 29
Bills receivable—not matured, taken for fire, etc., risks.....	48,560 13
Gross premium in process of collection.....	377,459 85
All other property or assets belonging to the company.....	11,573 17
Aggregate amount of assets reported by the company	\$5,132,061 68

III. LIABILITIES.

Losses in process of adjustment, suspended or reported.....	\$337,175 00
Amount required to re-insure all outstanding risks—fire, 40 per cent.; marine, 100 per cent.....	1,200,066 00
Re-insurance fund or other liabilities under life or other special department of company.....	1,591,833 19
Amount of cash dividends due, remaining unpaid.....	118 75
Due and accrued for salaries, rents, advertising, etc.....	5,000 00
Re-assurance premiums due, but not paid.....	15,026 56
Amount of all other claims against the company.....	38,095 79
Gross liabilities, except capital stock.....	3,187,315 29
Surplus as regards policyholders.....	\$1,944,746 39
Amount of capital stock paid up.....	1,250,000 00
Surplus over paid up capital	\$694,746 39

IV. INCOME.

Cash premiums received—fire risks.....	\$1,350,401 62
Cash premiums received—marine, etc., risks.....	1,159,375 46
Interest received.....	\$2,509,777 08
Received from life premiums.....	204,790 96
Income from all other sources.....	367,282 13
Aggregate income during year.....	7,746 85
	\$3,089,597 02

V. EXPENDITURES.

Paid for losses during year—fire.....	\$959,718 02
Paid for losses during year—marine.....	1,034,069 60
Cash dividends paid to stockholders.....	\$1,993,787 62
Amount paid for commissions and brokerage.....	156,250 00
Amount paid for salaries, including expenses of management.....	243,898 90
Life insurance department for deaths, annuities, endowments, etc.....	126,839 60
Amount paid directors and auditors, etc.....	167,832 56
Amount of all other expenditures.....	83,779 96
Aggregate expenditures during year.....	12,324 23
	\$2,784,712 87

RISKS.

Written during the year.....	Fire risks.....	Marine risks.....
In force at the end of the year.....	\$279,361,465 00	\$104,304,090 00
	251,425,320 00	35,484,705 00

111—COMMERCIAL UNION INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at London, Eng.; incorporated Sept. 28, 1861; commenced business in U. S. Jan., 1871.]

ALFRED GILES, PRESIDENT.

ALEXANDER SUTHERLAND, SECRETARY.

JAMES R. MILLER, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized		\$12,500,000 00
Amount of capital stock paid up in cash		1,250,000 00
II. ASSETS—U. S. BRANCH.		
United States bonds belonging to the company	Par value, \$300,000 00	\$342 000 00
Cash in company's principal office	\$4,016 14	
Cash in bank	146,118 79	
		150,134 93
Gross premium in process of collection		13,838 35
Re-insurance due from other companies on losses paid		9,935 84
Re-insurance on unpaid losses		3,592 44
Aggregate amount of assets reported by the company		\$519,501 56
III. LIABILITIES—U. S. BRANCH.		
Losses, adjusted and unpaid	\$35,416 68	
Losses in process of adjustment, suspended or reported	64,565 39	
Losses resisted by company, including all expenses unpaid thereon	5,423 40	
Amount required to re-insure all outstanding fire risks 40 per cent	161,730 19	
Amount of all other claims against the company	1,666 77	
Gross liabilities of U. S. branch		268,802 43
Surplus as regards policyholders		\$250,699 13
IV. INCOME—U. S. BRANCH.		
Cash premiums received—fire risks		\$444,885 91
Proceeds of bills of exchange drawn on London office	\$269,966 67	
Aggregate income during year		\$444,885 91
V. EXPENDITURES.		
Paid for losses during year—fire		\$451,150 39
Amount paid for commissions and brokerage		88,977 18
Amount paid for salaries, fees and charges of officers and employees		5,296 77
Amount paid for taxes—National, State and local		8,474 91
Amount paid for advertising, printing, stationery, etc.		40,522 05
Aggregate expenditures during year		\$594,421 30

112—HAMBURG-BREMER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Hamburg, Germany; incorporated 1854; commenced business Jan. 1, 1855.]

OCTAVIO SCHROEDER, PRESIDENT.

ALFRED KLAUHOLD, MANAGING DIRECTOR.

I. CAPITAL.

Whole amount of joint stock capital authorized	\$800,000 00
Amount of capital stock paid up in cash.....	160,000 00
Amount of unpaid subscribed capital.....	640,000 00

II. ASSETS.

Loans on bonds and mortgages—first liens—with not over one year's interest accrued.	\$252,592 80
	Par value.
Bank stock.....	\$31,600 60,760 00
Mecklenburg Government Bonds	32,000 32,640 00
Count Henkle Funded Loan.....	2,400 2,400 00
Hamburg Brewery Bonds.....	4,800 4,800 00
Hamburg Government Bonds.....	27,200 27,040 00
Sachsen Gotha Government Bonds.....	16,000 16,800 00
Sundry German Railroad Bonds.....	81,419 66,109 60
Nord-deutsche Lloyd Bonds.....	17,600 17,541 20
Illinois Revenue Deficit Bonds.....	25,000 25,000 00
Cash in company's principal office and in bank.....	\$91,603 56
Cash deposited in different branches.....	89,014 17
	180,617 73
Gross premium in process of collection.....	3,681 32
Gross premium in course of transmission	18,036 75
Re-insurance due from other companies on losses paid	16,500 00
Stockholders' notes given for subscribed capital	\$640,000
All other property or assets belonging to the company.....	73,106 14
Aggregate amount of assets reported by the company	\$797,625 54

III. LIABILITIES.

Losses—adjusted and unpaid.....	\$27,607 00
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	144,338 88
Amount of cash dividends due, remaining unpaid	26,572 80
Liability for securities put up as deposit.....	200,000 00
Amount of all other claims against the company.....	51,839 08
Gross liabilities except capital stock	450,357 76
Surplus as regards policyholders	\$347,267 78
Amount of capital stock paid up.....	160,000 00
Surplus over paid up capital	\$187,267 78

IV. INCOME.

Cash premiums received—fire risks.....	\$229,968 01
Cash received on premium notes.....	\$229,968 01
Interest received.....	19,210 00
Income from all other sources.....	2,016 30
Aggregate income during year.....	\$251,194 31

V. EXPENDITURES.

Paid for losses during year—fire	\$91,584 63
Cash dividends paid to stockholders	13,120 00
Amount paid for commissions and brokerage.....	60,435 21
Amount paid for salaries, fees and charges.....	36,110 42
Aggregate expenditures during year.....	\$201,250 26

RISKS AND PREMIUMS.

	Fire Risks.	Premiums.
Written during the year.....	\$76,967,768 00	\$420,964 63
Force at the end of the year.....	67,723,535 00	360,847 20

113—HAMBURG-BREMER FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Hamburg, Germany.]

CONRAD WITKENSKY, MANAGER IN UNITED STATES.

HENRY GREENBAUM & CO., Attorneys for Illinois, residing at Chicago.

I. CAPITAL.	
Whole amount of joint stock capital authorized.....	\$800,000 00
Amount of capital stock paid up in cash.....	160,000 00
Amount of unpaid subscribed capital.....	640,000 00
II. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$200,000 00
Value of lands mortgaged, exclusive of perishable improvements.....	\$235,000
Value of buildings mortgaged.....	95,000
Total value of said mortgaged premises.....	\$380,000
Cash in bank.....	34,904 22
Gross premium in process of collection.....	23,075 00
Re-insurance on unpaid losses.....	2,500 00
Aggregate amount of assets reported by the company.....	\$260,479 22
III. LIABILITIES.	
Losses—adjusted and unpaid.....	\$3,000 00
Losses in process of adjustment, suspended or reported.....	5,000 00
Losses resisted by company, including all expenses unpaid thereon.....	2,620 00
Amount required to re-insure all outstanding fire risks at 40 per cent.....	79,841 92
Amount of all other claims against the company.....	210 47
Gross liabilities of U. S. branch.....	90,673 39
Surplus as regards policyholders.....	\$169,805 83
IV. INCOME.	
Cash premiums received—fire risks.....	\$201,907 16
Interest received.....	867 74
Aggregate income during year.....	\$202,774 90
V. EXPENDITURES.	
Paid for losses during year—fire.....	\$122,698 57
Amount paid for commissions and brokerage.....	41,828 36
Amount paid for salaries, fees and charges of officers and employees.....	52 00
Amount paid for taxes—National, State and local.....	2,144 83
Amount of all other expenditures.....	11,732 38
Aggregate expenditures during year.....	\$178,456 14

114—IMPERIAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at London, Great Britain; incorporated —: commenced business —.]

E. M. ARCHIBALD, CHAIRMAN LOCAL BOARD.

E. W. CROWELL, RESIDENT MANAGER.

EUGENE CARY, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$1,600,000 00
Amount of capital stock paid up in cash.....	700,000 00

II. ASSETS—U. S. BRANCH.

	Par value.	
United States bonds belonging to the company.....	\$884,100 00	\$957,917 50
State bonds belonging to the company.....	155,900 00	91,820 00
Amount loaned—secured by bond and stock collaterals.....	Market value, \$122,400 00	100,000 00
Cash in company's principal office	1,747 36	
Cash in bank	13,358 14	
		15,105 50
Bills receivable—not matured, taken for fire risks.....		774 07
Gross premium in process of collection		182,890 37
Re-insurance on unpaid losses		90,428 15
Aggregate amount of assets reported by the company.....		\$1,438,935 59

III. LIABILITIES—U. S. BRANCH.

Losses in process of adjustment, suspended or reported.....	\$435,010 17	
Losses resisted by company, including all expenses unpaid thereon.....	13,950 00	
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	545,959 10	
Due and accrued for salaries, rents, advertising, etc.....	1,666 67	
Amount of all other claims against the company.....	27,433 54	
Gross liabilities of U. S. branch.....		1,024,019 48
Surplus as regards policyholders		\$414,916 11

IV. INCOME—U. S. BRANCH.

Cash premiums received—fire risks.....	\$1,422,153 52
Interest and rents received.....	1,921 26
Cash received from London office.....	\$526,583 97
Aggregate income during year.....	\$1,424,074 78

V. EXPENDITURES—U. S. BRANCH.

Paid for losses during year—fire	\$1,267,658 55
Amount paid for commissions and brokerage.....	209,950 21
Amount paid for salaries, fees and charges of officers and employees	44,375 53
Amount paid for taxes—National, State and local.....	34,513 82
Amount paid for advertising, printing, stationery, etc.....	197,687 85
Aggregate expenditures during year.....	\$1,754,185 96

115—LANCASHIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Manchester, England; incorporated —; commenced business April 1, 1872.]

JOSEPH LORD, RESIDENT MANAGER U. S.

R. W. HOSMER AND J. M. RANKIN, JR., *Attorney for Illinois*, residing at Chicago.

I. ASSETS—U. S. BRANCH.	
United States bonds belonging to the company Par value.....	\$200,000 00
Cash in bank.....	\$229,500 00
Gross premium in process of collection	21,809 89
	101,896 83
Aggregate amount of assets reported by the company.....	\$353,206 72
II. LIABILITIES—U. S. BRANCH.	
Losses—adjusted and unpaid.....	\$18,823 09
Losses in process of adjustment, suspended or reported.....	50,875 00
Amount required to re-insure all outstanding fire risks (at 40 per cent.).....	132,225 74
Gross liabilities of U. S. branch.....	201,923 83
Surplus as regards policyholders.....	\$151,283 89
III. INCOME—U. S. BRANCH.	
Cash premiums received—fire risks.....	\$340,519 70
Aggregate income during year.....	\$340,519 70
V. EXPENDITURES—U. S. BRANCH.	
Paid for losses during year—fire.....	\$160,268 94
Amount paid for commissions and brokerage	56,999 84
Amount paid for taxes—National, State and local.....	4,318 43
Amount of all other expenditures	4,551 08
Aggregate expenditures during year.....	\$226,138 29

116—LIVERPOOL AND LONDON AND GLOBE INSURANCE CO.

YEAR ENDING DECEMBER 31, 1872.

[Located at Liverpool, Eng. ; incorporated May, 1836 ; commenced business June, 1836.]

THOMAS BROCKLEBAND, PRESIDENT,

HENRY THOMSON, SECRETARY.

WILLIAM WARREN, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.		
Whole amount of joint stock capital authorized.....		\$10,000,000 00
Amount of capital stock paid up in cash.....		1,958,760 00
Amount of unpaid subscribed capital.....		8,041,240 00
II. ASSETS.		
Value of real estate owned by the company, (less incumbrances thereon).....		\$2,956,731 65
Loans on bonds and mortgages, with not over one year's interest accrued. }		
Loans on bonds and mortgages, with over one year's interest unpaid..... }		4,702,083 69
British government 3 per cent. consols.....	\$1,292 46	1,292 46
Trust and Loan Co. of Upper Canada bonds.....	50,000 00	50,000 00
Railroad debentures, shares and stock (British).....	3,519,877 33	3,876,992 55
Bonds and debentures of sundry dock, water, gas and other corp'ns (Brit.).....	951,195 09	951,195 09
Annuities, life and reversionary interests purchased by the company.....		843,826 27
Amount loaned, secured by railroad debentures, life policies, annuities and life interests and reversions.....		1,146,995 25
Interest due and accrued on mortgages and other securities.....		105,814 06
Cash in company's principal office and in bank.....	\$494,389 94 }	
Cash in hands of agents and in course of transmission.....	603,667 02 }	1,098,056 96
Property in the hands of trustees abroad, invested by them.....		5,437,821 98
All other property or assets belonging to the company.....		18,860 75
Aggregate amount of assets reported by the company.....		\$21,189,670 71
III. LIABILITIES.		
Losses—adjusted and unpaid.....	\$995,000 00	
Amount required to re-insure all outstanding risks (fire 40 per cent.,).....	2,156,631 17	
Amount reclaimable on perpetual fire insurance policies.....	296,277 44	
Re-insurance fund or other liabilities under life or other special department of company.....	12,503,042 23	
Amount of cash dividends due and annuities in commutation of dividends remaining unpaid.....	7,653 36	
Amount due and to become due for borrowed money.....	318,518 94	
Amount at credit of trustees for stock sold.....	482,700 00	
Amount of all other claims against the company, consisting of sundry working accounts.....	938,993 27	
Gross liabilities, except capital stock.....		17,699,116 41
Surplus as regards policyholders.....		\$3,490,554 30
Amount of capital stock paid up.....		1,958,760 00
Surplus over paid up capital.....		\$1,531,794 30
IV. INCOME.		
Cash premiums received—fire, life, etc.....		\$6,292,921 73
Interest received, excluding all interest credited to life department.....		316,848 00
Deposit premiums received for perpetual fire risks.....	\$42,743 42	
Aggregate income during year.....		\$6,609,769 73
V. EXPENDITURES.		
Paid for losses during year.....		\$5,357,468 94
Amount paid for commissions and brokerage, fees, salaries, etc., excluding life department expenses.....		1,527,324 58
Amount paid for taxes—National, State and local.....		51,099 36
Aggregate expenditures during year.....		\$6,935,892 88
RISKS AND PREMIUMS.		
	Fire risks.	Prem. thereon.
In force on the 31st day of December of the preceding year.....	\$1,149,282,920	\$4,759,040 29
Written during the year.....	1,517,549,200	6,518,905 60
Total.....	\$2,666,832,120	\$11,277,945 89
Deduct those expired and marked off as terminated.....	1,184,299,660	5,763,693 23
In force at the end of the year.....	\$1,482,532,460	\$5,514,252 66
Deduct amount re-insured.....	31,732,190	122,674 73
Net amount in force.....	\$1,450,800,270	\$5,391,577 93

117—LIVERPOOL AND LONDON AND GLOBE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Liverpool, England; incorporated May 21, 1836; commenced business in U. S., 1851.]
 ALFRED PELL, RESIDENT MANAGER. J. E. RULSFORD, RESIDENT SECRETARY.
 WILLIAM WARREN, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	£2,000,000 00
Amount of capital stock paid up in cash.....	391,752 00

II. ASSETS—U. S. BRANCH.

Value of real estate owned by the company, (less incumbrances thereon).....	\$447,916 7
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	1,065,400 00
Interest accrued \$16,489 on bond and mortgage loans.....	16,489 00
Value of buildings mortgaged (insured for \$765,304 as collateral) more than double the amount loaned.....	
Par value.....	
United States bonds belonging to the company.....	\$1,294,000 00
State bonds belonging to the company.....	50,000 00
Value of all other loans made by the company.....	600 00
Interest due and accrued on stocks—not included in market value.....	8,776 66
Interest due and accrued on collateral loans.....	38 38
Cash in bank.....	756,399 47
Bills receivable.....	30,482 33
Gross premium in process of collection.....	343,803 55
Rents accrued and due and unpaid.....	5,436 23
Aggregate amount of assets reported by the company.....	\$4,195,772 40

III. LIABILITIES—U. S. BRANCH.

Losses in process of adjustment, suspended or reported.....	\$748,538 38
Losses resisted by company, including all expenses unpaid thereon.....	65,918 43
Amount required to re-insure all outstanding fire risks at 40 per cent.....	1,325,342 13
Amount reclaimable on perpetual fire insurance policies.....	296,044 91
Re-insurance fund or other liabilities under life or other special department of company.....	106,470 72
Gross liabilities of U. S. Branch.....	2,542,314 57
Surplus as regards policyholders.....	\$1,653,457 83

IV. INCOME—U. S. BRANCH.

Cash premiums received—fire risks.....	\$3,501,246 41
Interest received.....	154,913 79
Received from rents.....	33,377 54
Exchange.....	\$20,481 32
Received from home office.....	1,088,631 54
Deposit premiums.....	42,743 42
Life premiums.....	23,081 56
Aggregate income during year.....	\$3,689,537 74

V. EXPENDITURES—U. S. BRANCH.

Paid for losses during year—fire.....	\$3,631,538 84
Amount paid for commissions and brokerage.....	474,934 68
Amount paid for salaries, fees and charges of officers and employees.....	57,907 03
Amount paid for taxes—National, State and local.....	48,811 67
Life expenditures and annuities.....	\$11,511 55
Amount paid for advertising, printing, stationery, etc.....	260,295 09
Aggregate expenditures during year.....	\$4,473,487 31

118—LONDON ASSURANCE CORPORATION.

YEAR ENDING DECEMBER 31, 1872.

[Located at London, Eng.; incorporated A. D. 1720; commenced business in U. S., June, 1872.]

FRAME, HARE & LOCKWOOD, MANAGERS IN U. S.

B. LOCKWOOD, SECRETARY.

GEORGE C. CLARKE, *Attorney for Illinois*, residing at Chicago.

I. ASSETS.—U. S. BRANCH.	
United States bonds belonging to the company.....Par value. \$300,000 00	\$342,000 00
Cash in bank.....	88,961 81
Gross premium in process of collection.....	41,451 82
Aggregate amount of assets reported by the company.....	\$472,413 63
II. LIABILITIES.—U. S. BRANCH.	
Losses—adjusted and unpaid.....\$37,922 95	
Amount required to re-insure all outstanding fire risks at 40 per cent.....138,696 83	
Gross liabilities—U. S. Branch.....	176,619 78
Surplus as regards policyholders.....	\$295,793 85
III. INCOME.—U. S. BRANCH.	
Cash premiums received—fire risks.....	\$301,636 09
Interest received.....	6,549 08
Aggregate income during year.....	\$308,185 17
IV. EXPENDITURES.—U. S. BRANCH.	
Paid for losses during year—fire.....	\$98,870 84
Amount paid for commission and brokerage.....	36,020 49
Amount paid for salaries, fees and charges of officers and employees.....	16,102 07
Amount paid for taxes—National, State and local.....	2,502 73
Amount of all other expenditures.....	24,267 41
Aggregate expenditures during year.....	\$177,763 54

119—NORTH BRITISH AND MERCANTILE INSURANCE CO.

YEAR ENDING DECEMBER 31, 1872.

[Located at London, and Edinburg, Great Britain; commenced business Dec., 1866.]

CHARLES E. WHITE.....MANAGER IN UNITED STATES.

SILAS M. MOORE, *Attorney for Illinois*, residing at Chicago.

I. ASSETS—U. S. BRANCH.	
United States bonds belonging to the company..... par value, \$1,060,000 00	\$1,218,010 00
State bonds belonging to the company..... 118,000 00	74,730 00
Interest due and accrued on stocks—not included in market value.....	12,300 00
Cash in company's principal office..... \$1,336 36	
Cash in bank..... 283,640 66	
Bills receivable.....	284,977 02
Gross premium in process of collection.....	2,796 77
Office furniture.....	101,750 37
	6,882 79
Aggregate amount of assets reported by the company.....	\$1,701,446 95
II. LIABILITIES—U. S. BRANCH	
Losses—adjusted and unpaid..... \$157,775 64	
Losses in process of adjustment, suspended or reported..... 194,783 50	
Amount required to re-insure all outstanding fire risks (at 40 per cent.)... 700,958 30	
Gross liabilities of United States branch.....	1,053,517 44
Surplus as regards policyholders.....	\$647,929 51
III. INCOME—U. S. BRANCH.	
Cash premiums received—fire risks.....	\$1,747,253 17
Interest received.....	72,702 04
Remitted from home office..... \$298,333 08	
Premium on sales of gold..... 4,383 93	
Aggregate income during year.....	\$1,819,955 21
IV. EXPENDITURES.	
Paid for losses during year—fire.....	\$1,530,548 30
Amount paid for commissions and brokerage.....	253,385 95
Amount paid for salaries, fees and charges of officers and employees.....	111,064 14
Amount paid for taxes—National, State and local.....	39,206 18
Amount of all other expenditures.....	87,963 31
Aggregate expenditures during year.....	\$2,022,167 88

120—QUEEN INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Liverpool, England.]

W. H. ROSS.....MANAGER IN UNITED STATES.

JAMES L. ROSS, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	£2,000,000 00
Amount of capital stock paid up in cash.....	179,800 00
Amount of unpaid subscribed capital.....	1,798,000 00

II. ASSETS—U. S. BRANCH.

	Par value.	
United States bonds belonging to the company.....	\$520,000 00	\$596,050 00
State bonds belonging to the company.....	10,000 00	7,000 00
Cash in bank.....		38,114 93
Gross premium in process of collection.....		13,912 54
Re-insurance due from other companies on losses paid.....		4,000 00
Re-insurance on unpaid losses.....		30,941 88

Aggregate amount of assets reported by the company..... \$690,019 35

III. LIABILITIES—U. S. BRANCH.

Losses in process of adjustment, suspended or reported.....	\$69,367 88	
Losses resisted by company, including all expenses unpaid thereon.....	7,987 00	
Amount required to re-insure all outstanding risks (fire 40 per cent.)....	195,027 73	
Amount reclaimable on perpetual fire insurance policies.....	12,236 75	
Due and accrued for salaries, rents, advertising, etc.....	1,333 33	
Amount of all other claims against the company.....	1,637 29	
Gross liabilities of U. S. branch.....		287,589 98

Surplus as regards policyholders..... \$402,429 37

IV. INCOME—U. S. BRANCH.

Cash premiums received—fire risks.....		\$1,020,757 56
Interest received.....		16,235 15
Received from home office.....	\$541,522 50	
Deposit premiums received for perpetual fire risks.....	6,676 60	

Aggregate income during year..... \$1,036,992 71

V. EXPENDITURES—U. S. BRANCH.

Paid for losses during year—fire.....	\$1,326,294 28
Amount paid for commissions and brokerage.....	148,283 14
Amount paid for salaries, fees and charges of officers and employees.....	33,169 57
Amount paid for taxes—National, State and local.....	28,740 29
Amount of all other expenditures.....	40,954 88

Aggregate expenditures during year..... \$1,577,442 16

121—ROYAL INSURANCE COMPANY.

YEAR ENDING JUNE 30, 1872.

[Located at Liverpool, Eng.; incorporated May 31, 1845; commenced business June 13, 1845.]

JOHN A. McLAREN, MANAGER.

C. G. FOTHERGILL, SUB-MANAGER.

CHAS. H. CASE, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$10,000,000 00
Amount of capital stock paid up in cash.....	1,445,475 00

II. ASSETS.

Value of real estate owned by the company, (less incumbrances thereon).....	\$996,002 85
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	375,129 54
Value of buildings mortgaged.....	\$942,500 00
Par value.....	
United States bonds belonging to the company.....	\$1,256,249 99
British, Indian and Colonial securities, per schedule.....	904,639 16
Railway debentures and debentures stock.....	438,000 00
Railway stocks and shares.....	2,203,237 50
Amount loaned—secured by bond and stock collaterals.....	market value 5,721,593 15
Value of all other loans made by the company.....	
Cash in company's principal office.....	\$1,657 25
Cash in bank.....	699,757 42
Gross premium in process of collection.....	701,414 67
Re-insurance on unpaid losses.....	120,736 98
	15,586 25
Aggregate amount of assets reported by the company.....	\$12,121,441 29

III. LIABILITIES.

Losses in process of adjustment, suspended or reported.....	\$122,805 10
Losses resisted by company, including all expenses unpaid thereon.....	35,874 58
Amount required to re-insure all outstanding fire risks at 40 per cent....	1,415,415 33
Amount reclaimable on perpetual fire insurance policies.....	24,041 33
Re-insurance fund or other liabilities under Life or other special department of company.....	6,746,863 29
Amount of cash dividends due, remaining unpaid.....	5,429 25
Gross liabilities except capital stock.....	8,350,428 88
Surplus as regards policyholders.....	\$3,771,012 41
Amount of capital stock paid up.....	1,445,475 00
Surplus over paid up capital.....	\$2,325,537 41

IV. INCOME.

Cash premiums received—fire risks.....	\$3,864,257 56
Interest received.....	164,520 80
Deposit premiums received for perpetual fire risks.....	\$5,046 87
Income from all other sources.....	7,893 50
Aggregate income during year.....	\$4,036,671 86

V. EXPENDITURES.

Paid for losses during year—fire.....	\$2,179,489 06
Cash dividends paid to stockholders.....	240,912 50
Amount of scrip redeemed in cash.....	494,061 29
Amount paid for commissions and brokerage.....	199,854 45
Amount of all other expenditures, including taxes.....	256,356 97
Aggregate expenditures during year.....	\$3,370,674 27

122—WESTERN ASSURANCE AND INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Toronto, Canada; incorporated August 30, 1851; commenced business December, 1851.]

JOHN MCMURRICH, PRESIDENT.

FREDERICK LOVELACE, SECRETARY.

WM. E. ROLLO, *Attorney for Illinois*, residing at Chicago.

I. CAPITAL.

Whole amount of joint stock capital authorized.....	\$896,000 00
Amount of capital stock paid up in cash.....	200,450 96

II. ASSETS.

Value of real estate owned by the company, (less incumbrances thereon).....	\$24,374 73
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	68,467 53
Loans on bonds and mortgages—first liens—with over one year's interest unpaid.....	2,772 00
Interest accrued \$2,971 26 on bond and mortgage loans.....	3,327 80
Par value.	
Township bonds belonging to the company.....	15,000 00
Town bonds belonging to the company.....	101,130 00
City bonds belonging to the company.....	18,173 34
Dominion stock belonging to the company.....	50,000 00
Bank stock belonging to the company.....	23,000 00
Imperial building and S. security.....	12,000 00
Interest due and accrued on stocks—not included in market value.....	1,818 18
Cash in company's principal office.....	\$18,939 01
Cash in bank.....	65,751 60
	84,690 61
Bills receivable—not matured, taken for fire, etc., risks.....	35,685 82
Bills receivable—past due, taken for fire, etc., risks.....	7,660 93
Gross premium in process of collection.....	52,552 00
Salvage and claims on losses already paid.....	12,055 70

Aggregate amount of assets reported by the company.....\$533,542 37

III. LIABILITIES.

Losses in process of adjustment, suspended or reported.....	\$84,822 46
Losses resisted by company, including all expenses unpaid thereon.....	9,184 00
Required to re-insure all outstanding fire risks (at 40 p ct., marine 100 p. c.).....	167,692 37
Amount of cash dividends due, remaining unpaid.....	1,408 54
Gross liabilities except capital stock.....	263,107 37
Surplus as regards policyholders.....	\$270,435 00
Amount of capital stock paid up.....	200,450 96
Surplus over paid up capital.....	\$69,984 04

IV. INCOME.

Cash premiums received—fire risks.....	\$335,199 89
Cash premiums received—marine, etc risks.....	154,117 85
	\$489,317 74
Amount of premium notes received—marine and inland, \$37,399 28.....	
Interest received.....	23,732 03
Cash received for increased capital.....	\$43,547 77
Received bonus.....	44,800 00
Aggregate income during year.....	\$513,049 77

V. EXPENDITURES.

Paid for losses during year—fire.....	\$275,194 91
Paid for losses during year—marine and inland.....	181,185 68
	\$456,380 59
Cash dividends paid to stockholders.....	13,470 10
Amount paid for commissions and brokerage.....	52,456 29
Amount paid for salaries, fees and charges of officers and employees.....	16,747 30
Amount of all other expenditures.....	24,112 22
Aggregate expenditures during year.....	\$566,166 50

4---TOWNSHIP AND OTHER MUTUAL FIRE INS. CO.'S
OF ILLINOIS.

123—ADDISON FARMERS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Addison, DuPage county, Illinois; incorporated 1855; commenced business 1855.]
 F. SCHMIDT, PRESIDENT. E. H. WM. LEESEBERRY, SECRETARY.

I. ASSETS.		
Interest due and accrued.....		\$443 05
Cash in company's principal office.....	\$1,627 12	
Cash in hands of agents and in course of transmission.....	683 68	2,310 80
Bills payable—bankable paper.....		6,470 75
Lien on real estate of 50 per cent. on each \$100 insured (see charter).....		7,065 37
Amount of premium notes on which policies are issued.....		60,030 43
All other property or assets belonging to the company.....		194 00
Aggregate amount of assets reported by the company.....		\$76,514 40
II. LIABILITIES.		
Amount required to re-insure all outstanding risks (fire 40 per cent.).....	\$24,012 17	
Gross liabilities.....		24,012 17
Surplus, including premium notes and lien on real estate.....		\$52,502 23
III. INCOME.		
Cash premiums received.....		\$3,550 80
Interest received.....		545 22
Income from all other sources.....		312 46
Aggregate income during year.....		\$4,408 48
IV. EXPENDITURES.		
Paid for losses during year.....		\$1,669 30
Amount paid for salaries.....		445 94
Amount paid for taxes—National, State and local.....		78 56
Amount paid for office expenses.....		233 85
Aggregate expenditures during year.....		\$2,427 65
Fire risks written during the year.....		\$327,019 00
Fire risks in force December 31, 1872.....		1,413,075 00

124—APPANOOSE AND SONORA MUTUAL FIRE INS. CO.

YEAR ENDING DECEMBER 31, 1872.

[Located at Sonora, Hancock county, Ill.; incorporated Sept. 15, 1872; commenced business, Nov. 1872.]
 JOHN BROWN, PRESIDENT. JOHN POWELL, SECRETARY.

I. ASSETS.		
Cash in company's principal office.....		\$54 15
Gross premiums in process of collection.....		32 40
Amount insured \$51,806 liable to assessments for loss.....		
Aggregate amount of assets reported by the company.....		\$86 55
II. LIABILITIES.		
Amount required to re-insure all outstanding risks (fire 40 per cent.).....	\$51 82	
Balance due on charter.....	1 00	
Gross liabilities.....		52 82
Surplus.....		\$33 73
III. INCOME.		
Cash premiums received—fire risks.....		\$97 15
Received for blanks of the Soc.....		2 00
Aggregate income during year.....		\$99 55
IV. EXPENDITURES.		
Amount paid for salaries.....		\$30 00
Amount paid for printing.....		15 00
Aggregate expenditures during year.....		\$45 00
Risks written during the year.....		\$51,806 00
Risks in force December 31, 1872.....		51,806 00

125—BIG ROCK FARMERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Big Rock, Kane county, Ill.; incorporated Feb. 16, 1863; commenced business, 1865.]
ISAAC HATCH, PRESIDENT. HENRY CHAPMAN, SECRETARY.

I. ASSETS.	
Cash in company's office.....	\$21 38
Amount of assessment or premium notes in process of collection.....	147 21
Amount of premium notes on which policies are issued.....	5,965 93
Aggregate amount of assets reported by the company.....	\$6,134 52
II. INCOME.	
Cash and notes for premiums received—fire risks	\$426 56
Aggregate income during year.....	\$426 56
III. EXPENDITURES.	
Amount paid for salaries, fees, etc.....	\$153 72
Amount paid for office expenses, printing, etc.....	12 60
Aggregate expenditures during the year.....	\$165 72
Fire risks written during the year.....	\$9,981 00
Fire risks in force December 31, 1872.....	138,061 00

126—CRETE FARMERS' MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Crete, Will county, Ill.; incorporated 1861; commenced business 1861.]
CHRISTOPH SCHEIVE, PRESIDENT. JOHN O. MEIER, SECRETARY.

I. ASSETS.	
Loans on bonds and mortgages—first liens—with not over one year's interest accrued.....	\$100 00
Amount due the company on judgment obtained.....	115 00
Cash in company's office.....	310 93
Amount of premium notes on which policies are issued.....	28,012 68
U. S. revenue stamps	1 00
Aggregate amount of assets reported by the company.....	\$28,539 61
II. INCOME.	
Cash premiums received—fire risks.....	1,214 75
Income from all other sources.....	500 00
Aggregate income during year.....	\$2,114 75
III. EXPENDITURES.	
Paid for losses during year—fire.....	20 00
Amount paid for salaries.....	173 50
Amount paid for office expenses, etc.....	26 00
Aggregate expenditures during the year.....	\$219 50
Fire risks written during the year.....	\$125,334 00
Fire risks in force December 31, 1872.....	680,870 00

127—FARMERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Bradford, Lee Co., Ill.; incorporated March 30, 1869; commenced business Oct. 26, 1869.]
 IRA BREWER, PRESIDENT. SAMUEL DYSART, SECRETARY.

I. ASSETS.	
Cash in hands of agents and in course of transmission	\$175 81
All other property or assets belonging to the company	35 00
Aggregate amount of assets reported by the company	\$210 81
II. INCOME.	
Cash premiums received—fire risks	\$117 80
Aggregate income during year	\$117 80
III. EXPENDITURES.	
Amount paid for salaries	\$81 70
Amount paid for taxes—National, State and local	10 00
Aggregate expenditures during year	\$91 70
Fire risks written during the year	\$33,500 00
Fire risks in force December 31, 1872	261,415 00

128—FARMERS' MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Palmyra, Lee Co., Ill.; incorporated Feb. 15, 1865; commenced business July 12, 1865.]
 ABIJAH POWERS, PRESIDENT. C. B. THUMMEL, SECRETARY.

I. ASSETS.	
Interest due and accrued	\$52 50
Cash in company's office	\$22 13
Cash in hands of agents and in course of transmission	104 60
Bills receivable—bankable paper	126 73
Amount of risks, \$725,876, liable to assessment for loss	650 00
All other property or assets belonging to the company	52 05
Aggregate amount of assets reported by the company	\$881 28
II. LIABILITIES.	
Losses, adjusted and unpaid	\$4,405 00
Due and accrued for salaries	103 80
Gross liabilities except capital stock	\$4,508 80
III. INCOME.	
Cash premiums received—fire risks	\$209 23
Cash received on bills receivable	140 00
Interest received	79 20
Aggregate income during year	\$428 43
V. EXPENDITURES.	
Paid for losses during year—fire	\$400 00
Amount paid for salaries, fees and commissions	196 09
Amount paid for office expenses	104 60
Aggregate expenditures during year	\$700 69
Fire risks written during the year	\$86,944 00
Fire risks in force Dec. 31, 1872	725,876 00

129—GREEN GARDEN FARMERS' MUTUAL FIRE INS. CO.

YEAR ENDING DECEMBER 31, 1872.

[Located at Green Garden, Will county, Ill.; incorporated 1869; commenced business March 23, 1867.]

HENRY STASSEN, PRESIDENT.

O. H. REMMERS, SECRETARY.

I. ASSETS.	
Interest due and accrued.....	\$86 36
Cash in company's principal office.....	97 26
Bills receivable—considered good.....	925 92
Amount of premium notes on which policies are issued.....	15,017 46
All other property or assets belonging to the company.....	195 00
Aggregate amount of assets reported by the company.....	\$16,322 00
II. LIABILITIES.	
Losses in process of adjustment, suspended or reported.....	\$131 50
Amount required to re-insure all outstanding fire risks, at 40 per cent.....	606 98
Gross liabilities.....	\$738 48
III. INCOME.	
Cash premiums received—fire risks.....	\$785 01
Interest received.....	62 86
Aggregate income during year.....	\$847 87
IV. EXPENDITURES.	
Paid for losses during year—fire.....	\$131 50
Amount paid to agents.....	244 00
Amount paid for salaries, fees, etc.....	283 14
Amount paid for office expenses and furniture.....	272 68
Aggregate expenditures during year.....	\$931 32
Fire risks written during the year.....	\$144,381 00
Fire risks in force December 31, 1872.....	464,423 00

130—JERSEY COUNTY FARMERS' MUTUAL INSURANCE CO.

YEAR ENDING DECEMBER 31, 1872.

[Located at Jerseyville, Jersey Co., Ill.; incorporated Feb. 22, 1861; commenced business June 7, 1862.]

I. ASSETS.	
Cash in company's principal office.....	\$412 39
Cash in hands of agents and in course of transmission.....	126 50
Amount of assessment or premium notes in process of collection.....	\$538 89
Gross premium in process of collection.....	531 10
Amount of premium notes on which policies are issued.....	246 66
Aggregate amount of assets as reported by the company.....	23,627 75
Aggregate amount of assets as reported by the company.....	\$24,944 40
II. LIABILITIES.	
Losses, adjusted and unpaid.....	\$500 00
Amount required to re-insure all outstanding fire risks, at 40 per cent.....	9,451 10
Amount of all other claims against the company.....	89 10
Gross liabilities.....	\$10,040 20
III. INCOME.	
Cash premiums received—fire risks.....	\$316 61
Cash received on premium notes.....	212 60
Aggregate income during year.....	\$529 21
IV. EXPENDITURES.	
Amount paid for commissions and brokerage.....	\$172 04
Amount paid for office expenses, advertising, etc.....	148 00
Aggregate expenditures during year.....	\$320 04
Fire risks written during the year.....	\$194,580 00
Fire risks in force December 31, 1872.....	472,555 00

131—MILLBURN MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Lake Co., Ill.; incorporated February 16, 1865; commenced business February 16, 1865.]
 GEORGE STRANG, PRESIDENT. G. L. STEWART, SECRETARY.

I. ASSETS.	
Cash in company's principal office.....	\$20 00
Amount of premium notes on which policies are issued.....	28, 219 00
Aggregate amount of assets reported by the company.....	\$28, 239 00
II. INCOME.	
Cash premiums received—fire risks.....	\$230 00
Aggregate income during year.....	\$230 00
III. EXPENDITURES.	
Amount paid for commissions to agents, etc.....	\$146 00
Amount paid for salaries.....	23 00
Amount paid for office expenses.....	41 00
Aggregate expenditures during year.....	\$210 00
Fire risks written during the year.....	\$181, 325 00
Fire risks in force December 31, 1872.....	568, 530 00

132—NORTHFIELD MUTUAL FIRE INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Northfield, Cook Co., Ill.; incorporated Feb. 13, 1857; commenced business July 20, 1857.]
 M. C. SHERWIN, PRESIDENT. JOHN W. HOFFMAN, SECRETARY.

I. ASSETS.	
Amount of premium notes on which policies are issued.....	\$53, 274 00
Office furniture.....	50 00
Aggregate amount of assets reported by the company.....	\$53, 324 00
II. LIABILITIES.	
Amount required to re-insure all outstanding risks (fire 40 per cent.).....	\$21, 309 60
Gross liabilities except capital stock.....	\$21, 309 60
III. INCOME.	
Cash premiums received—fire risks.....	\$1, 289 00
Aggregate income during year.....	\$1, 289 00
IV. EXPENDITURES.	
Paid for losses during year.....	\$1, 235 00
Amount paid for fees and charges.....	54 00
Aggregate expenditures during year.....	\$1, 289 00
Fire risks written during the year.....	\$137, 023 00
Fire risks in force December 31, 1872.....	1, 108, 196 00

133—RANDOLPH MUTUAL INSURANCE COMPANY.

YEAR ENDING DECEMBER 31, 1872.

[Located at Bremen, Randolph Co., Ill.; incorporated Mar. 26, 1869; commenced business Aug. 28, 1869.]

DIEDRICH HEITMANN, PRESIDENT.

CH. TEGTMEYER, SECRETARY.

I. ASSETS.	
Cash in company's principal office	\$60 00
All other property or assets belonging to the company—U. S. revenue stamps.....	1 75
Aggregate amount of assets reported by the company.....	\$61 75
II. EXPENDITURES.	
Amount paid for fees and charges.....	\$18 50
Aggregate expenditures during year.....	\$18 50
Fire risks written during the year	\$20,585 00
Fire risks in force December 31, 1872.....	20,585 00

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